

SUSTAINABILITY REPORT

MONETA GROUP



The MONETA Group submits its consolidated Sustainability Report 2023, in which it reports on its strategy, objectives, achievements, opportunities and risks in the area of sustainability. The document is based on the global Sustainable Development Goals (SDGs) and is aligned with the GRI Standards. The report is also guided by and indexed to the recommendations of the Principles for Responsible Banking (PRB) and is also aligned with the recommendations of the Task Force on Climate Related Financial Disclosures (TCFD) platform.

In accordance with Article 8 of the EU Taxonomy Regulation, MONETA Group also discloses in this reporting the proportion of taxonomically eligible and taxonomically ineligible activities that are related to international climate change adaptation objectives or mitigation measures. The report also takes into account the Group's medium-term ESG Strategy, which MONETA adopted in October 2021. In accordance with the CSRD requirement, which comes into effect in 2024, MONETA Group is currently undergoing double materiality analysis: its results will be available in the middle of 2024.

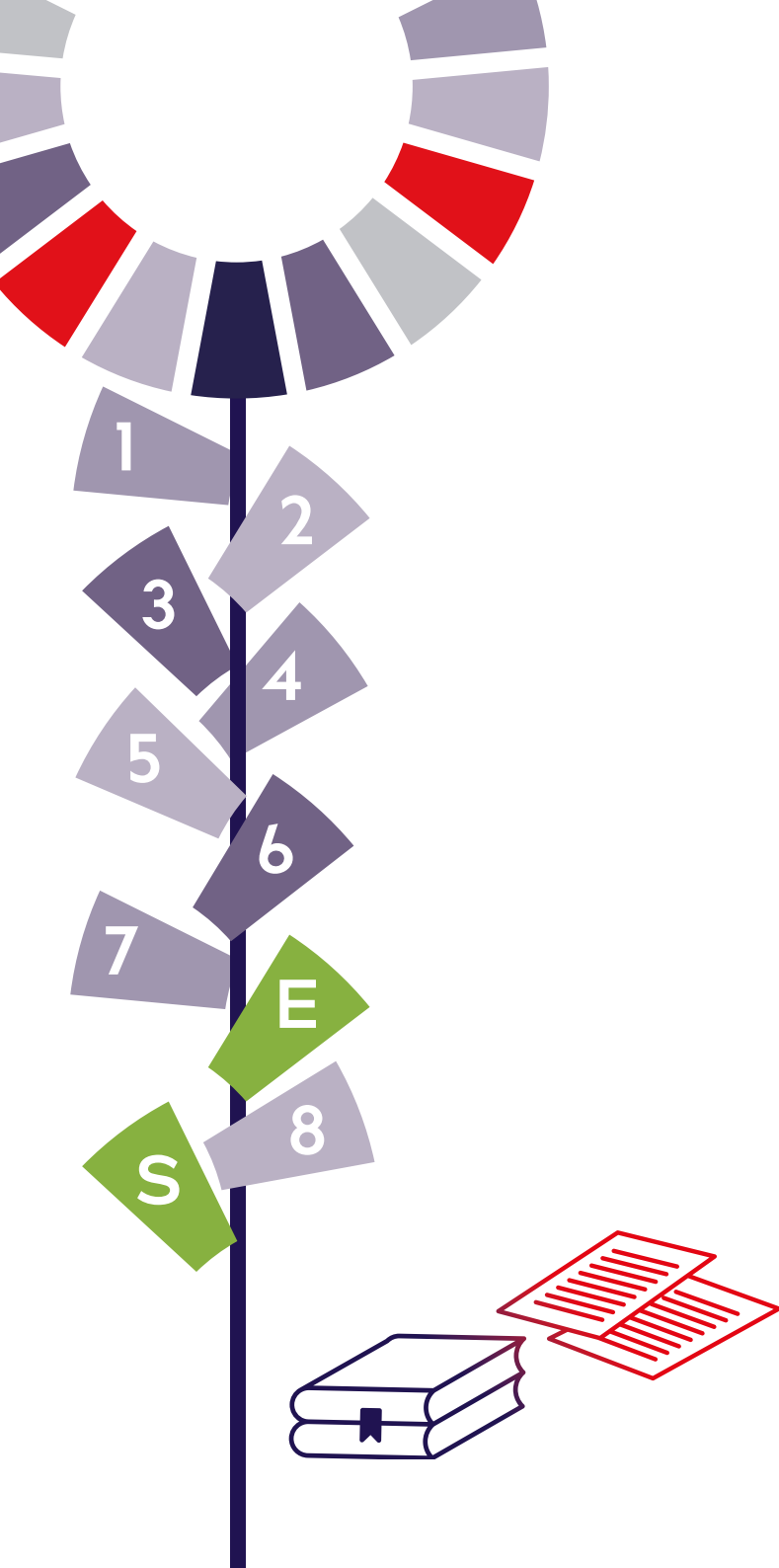
The MONETA Group consists of MONETA Money Bank, a.s. and its subsidiaries included in the consolidated entity: MONETA Auto, s.r.o., MONETA Leasing, s.r.o. and MONETA Stavební Spořitelna, a.s.

All the information below covers the reporting period from 1 January to 31 December 2023. The document is published separately alongside the Group's Annual Financial Report as consolidated non-financial reporting for the above period.

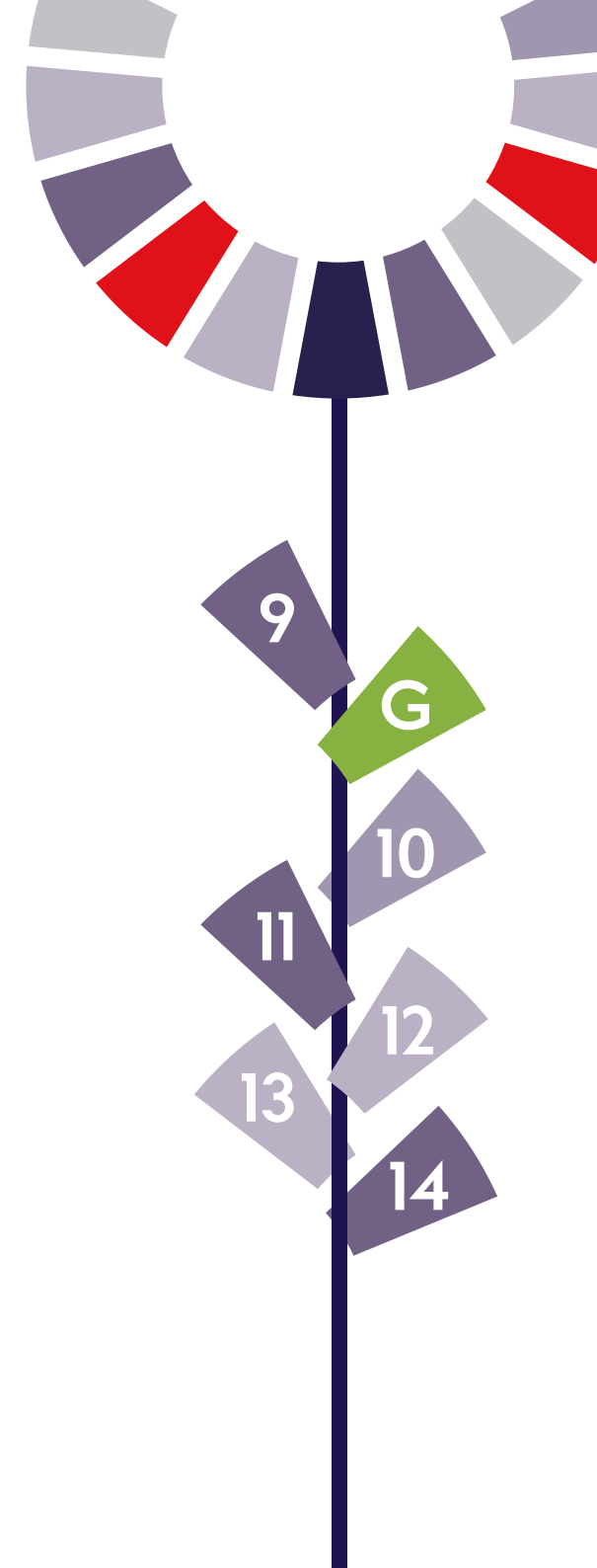
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TOMÁŠ
SPURNÝ

Chairman
of the Management
Board and CEO

Dear Shareholders,

The recently passed year 2023 has been a year of consolidation efforts and change for the better, despite the ongoing war conflict in Ukraine and the unexpected terrorist attack on Israel in the autumn. Investments focused on renewable energy, self-sufficiency and crisis resilience have taken on a whole new dimension and importance in the geopolitical context. Nevertheless, the war has had a direct impact on sustainability and its substance: it has reduced economic growth in Europe and, in turn, significantly increased inflation. If in 2015, UN Member States set themselves a total of 17 Sustainable Development Goals (SDGs) relating to the fight against poverty, hunger, violence or climate change, we are on track to meet just under a fifth of them, according to a recent United Nations statement.

However, despite the grim geopolitical situation, the attitude towards sustainability in society is changing: awareness of ESG is growing rapidly in the business sphere, and sustainable criteria have become an important factor in the way companies are managed. Companies are drawing up their sustainability strategies and trying to implement them.

This is certainly the case for MONETA, whose sustainability strategy – set up correctly three years ago – has brought

it a number of benefits during 2023: we have once again defended our prestigious AA rating in one of the oldest stock indices, MSCI, and are thus among the top 35% of banks in the world. We also defended our above-average B rating in the international index of carbon footprint reduction activities – the CDP rating. Of the 11 main objectives of our Sustainability Strategy, we were on track to meet all of them by the end of last year: in two cases, we have already “definitely” met them. It is not only for this reason that we plan to update our Strategy during 2024 and in many cases set completely new targets: I believe that this decision will once again take MONETA forward.

We invested more than CZK 227 million in sustainability last year. We have managed to achieve a full 81.3 percent reduction in emissions falling under the category of direct emissions over the past six years. In terms of our total carbon footprint, we have reduced emissions by more than half, namely 51.1 percent. These calculations have been verified by an independent auditor according to the international ISO standard. Last year, we also expanded the portfolio of sustainable products we offer our clients: whether it is loans for the acquisition of energy-saving measures, electric cars or hybrid vehicles at a favourable interest rate, or loans “tailored” to women entrepreneurs.

We are not letting up in our efforts to promote the social pillar of sustainability: women accounted for 40 percent of executive positions in the bank’s management last year, and the so-called pay gap at MONETA has decreased year-on-year from more than 5 percent initially to the current 0.88 percent. Thanks to these results, we are still the only company from the Czech Republic to be included in Bloomberg’s prestigious Gender Equality Index. Last year, our flagship social policy foundation, MONETA Clementia, expanded its scope of action to help vulnerable children from orphanages and socially vulnerable families. Last year, we helped children at risk with more than CZK 4.2 million through the Foundation’s Grant Programme.

Thanks to the above-mentioned activities and properly set governance, we became the second best ESG reporting company in the Czech Republic last year. I believe that the report you are about to read will prove that MONETA simply belongs among the sustainability leaders in the Czech Republic.



Tomáš Špurný
Chairman of the Management
Board and CEO



ZUZANA
FILIPOVÁ

Director
of Sustainability
& Communication

Dear Shareholders,

In the context of sustainable activities, 2023 has become a year of preparation for the period after the first of January 2024, when the bank will be obliged to report according to the mandated indicators resulting from the European directive CSRD. The CSRD replaces the NFRD, under which MONETA has been reporting up to now, and provides for uniformity in annual sustainability reports, auditing of the information reported therein and, above all, the reporting of so-called double materiality. This new concept encapsulates the rules for reporting on how individual sustainability topics affect the company and its financial value (inwards), but also how the company affects society and the environment (outwards). The primary source of information for determining sustainability topics – and thus de facto setting each company's sustainability strategy – then becomes the opinion of stakeholders, in other words groups that have an interest in the activities of MONETA.

In 2023, we therefore focused our communications with stakeholders on gaining their views on sustainability itself, our initiatives in this area and our overall approach to sustainable business. We obtained feedback from our employees through a new anonymous employee survey, MONQuest. We have also initiated an intensive dialogue with our other stakeholders, including our shareholders, suppliers as well as clients, local communities, the media and the regulator. The full Double Materiality Analysis is expected to be completed in mid-2024 and its outputs will then help us not only to gain a comprehensive overview of their views on sustainability at MONETA but also to set a new, updated Sustainability Strategy for the next six years based on these views.

Compared to 2022, there have been no significant changes in the content of the MONETA Group's sustainability reporting that you have before you: we have adjusted the formal structure to better meet the GRI requirements. We continue to

report according to the TCFD recommendations, even though this platform voluntarily ceased its activities in November 2023 due to the fulfilment of its mission. We are also reporting in line with the Principles for Responsible Banking, to which we committed in 2021, and as one of the few domestic companies, also in line with the Women Empowerment Principles platform, which we joined in July 2022. Of course, we are compliant with the EU Taxonomy Regulation in both applicable climate objectives of the taxonomy: i.e. both reporting eligibility of economic activities and compliance.

The way we approach not only sustainability reporting but also sustainability itself is paying off: last year we became the second best sustainability reporting company in the Czech Republic. We defended our prestigious AA rating in the MSCI Global Index and our B rating in the CDP Carbon Footprint Index. In the context of measuring our indirect carbon footprint, we have started offering our commercial clients new favourable lending for energy-saving measures for their operations, and we also continue to support the reduction of our carbon footprint in the agricultural segment: over the past 13 years, we have provided a total of CZK 7 billion to domestic farmers for the construction of biogas plants. For the coming period, we plan to expand our product portfolio to further support investments related to sustainable development and transformation.

At the beginning of last year, Air Bank and Unicredit Bank also joined our joint Shared ATM Network project, which we launched in the summer of 2022. Our shared ATM network now numbers almost 2,000 ATM machines, which, thanks to the duplication in publicly busy areas (typically shopping malls), we have been able to relocate to small villages where there were no ATMs before, thereby significantly helping to reduce the carbon footprint of customers who until now often had to make difficult journeys to the nearest ATM, as well as saving the additional purchase of new ATM machines.

In the area of social responsibility, we continue to support civic and non-profit organisations: we are long-term partners of the Sběrka pro Kuře (Fundraiser for the Chicken, a campaign to help disadvantaged and vulnerable children), the Memory of the Nation project and the Women 4 Women Foundation, through which we help children in need and their parents find a home. The main pillar of our social activities is our own MONETA Clementia Foundation, whose original mission to relieve the Bank's clients in unsolvable life situations of their financial obligations was expanded last year to include financial assistance to children from orphanages and the Grant Programme, which was transferred from the Bank's administration to the Foundation's administration during 2023. Then in November, we opened a Children's Group for children aged 18 months to 6 years at our Prague headquarters for children of the Bank's employees.

Despite the fact that, after years of pandemic and the subsequent outbreak of war in Ukraine, 2023 became a year whose symbol was only a cautious regaining of strength after the economic crisis and constant geopolitical instability, MONETA was able to succeed and defend its position as a leader in sustainability not only within the Czech Republic, but also in the context of international ratings throughout Central and Eastern Europe. The specificity of our commitments and goals and, above all, the transparency with which we approach their implementation are the cornerstones of our sustainable, considerate and responsible business, which is anchored in our ESG policy.

Zuzana Filipová
Director of Sustainability
& Communication



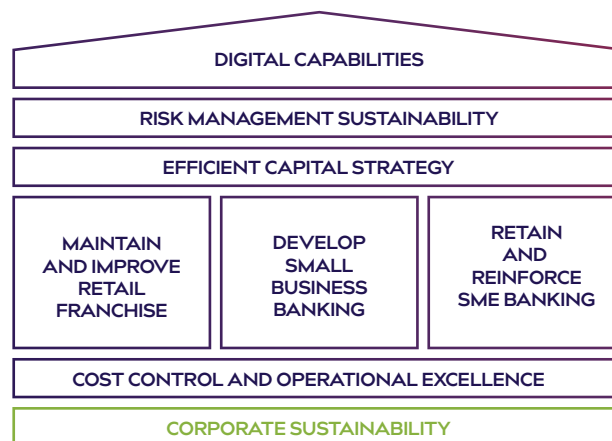
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MONETA'S ESG STRATEGY

We strongly believe that the success of our business model is contingent on sustainability in both the climate change and social peace areas. We therefore base our own sustainable growth on the long-term success of our clients, employees and investors: our aim is to ensure that clients prosper with our sustainable financial product offering, while enabling employees to benefit from the success of the company they work for and at the same time supporting their talent. We want to offer our investors sustainable and appropriate returns on their investment.

We are aware that in the context of the upcoming regulatory changes, the ESG area has recently become also very important to our partners and stakeholders with whom we are in regular contact. Our Sustainability Strategy is, therefore, linked to the Bank's overall business strategy, risk management, our environmental responsibility and CSR activities and communication towards relevant stakeholders. This document focuses on three main areas, namely environmental (E), social (S) and sustainable governance (G), and thus forms the imaginary cornerstone of our entire business model.

The ESG Strategy represents all of our guiding principles and approaches to sustainability issues across the Group, including its subsidiaries. Its imaginary backbone is formed by 11 key goals we want to achieve no later than 2026: these commitments are spread across all three basic sustainability areas, this is in terms of gradually reducing our carbon footprint, in the context of social aspects as well as governance style and policies that will lead to achieving these goals.



Our ESG Strategy reflects the themes that our stakeholders perceive as important, so we prioritise regular communication with them. In 2022, in line with the Global Reporting Initiative (GRI) standards, we followed on an engagement analysis of our key stakeholders to update our sustainability strategy and conducted a survey among our employees. This provided us with key areas of interest that we focused on and plan to develop further in the coming years. These topics include diversity and inclusion, ethical corporate governance, cooperation with suppliers, protection of client data and cyber security, as well as the issue of environmental protection and innovative environmental projects.

During the year, we also validated the importance and relevance of the topics with other stakeholders, for example through a questionnaire survey from the Czech National Bank or participation in regular working groups of the Czech Banking Association.

The ESG Strategy was compiled by the ESG team led by the Director of Sustainability & Communication, who is also responsible for its regular review and update. The Sustainability Committee is the relevant executive body and the commitments are subsequently approved by the Bank's Management Board.

Mission

We are an innovative, digital bank that wants to deliver a first-class customer experience to our clients. We behave responsibly and with respect for the environment.

We believe that our ESG Strategy provides invaluable support in integrating all the aspects that ESG entails into our corporate governance, lending, risk management and financing decisions, as well as helping us to support human capital, CSR & philanthropic activities and reporting. In doing so, it contributes to making our business sustainable and therefore profitable in the present and in the long term. We recognise that climate change requires swift and ambitious action.



Vision

We want to be the most innovative financial services organization in the Czech Republic in the eyes of our clients, employees and the communities in which we operate.

Our business strategy is to become a digital leader in the Czech banking market and to offer speed and convenience in selling and servicing products. We also strive to be the first choice for Czech households and small businesses.

The ESG Strategy aims to support MONETA in this endeavour. We would like to become a leader in providing online financing, savings, investments and other services, across different client groups, both in retail and commercial banking (including SMEs) across the Czech Republic.



Therefore, in order to maintain and improve our retail banking business, but also to meet our environmental goals, we use our online channels to provide our services nationwide and to be able to service even smaller towns.

As part of the development of our banking proposition aimed at entrepreneurs and small businesses, we seek to educate our clients on how individual ESG factors can affect the viability of their own business strategies in the long term. We are constantly and diligently seeking ways to raise awareness among our farming clients of the true importance of biodiversity: we emphasize the importance of a circular economy as well as preserving the legacy of our ancestral sustainable approach. By offering online products and services to SMEs, we bring synergies of economic profitability and increased awareness of environmental sustainability to this segment.

Stakeholder Engagement

In the area of sustainability and ESG, we have defined shareholders, regulators, clients, employees, media, management, Management Board, suppliers and local communities, as our key stakeholders. Stakeholder engagement is conducted through dialogue, regular client and employee surveys, on the basis of regular communication with shareholders and transparent and regular reporting to all above-mentioned internal and external stakeholders. Communication with various stakeholders is described in individual chapters of this report.

The table on the next page includes all our key areas of importance, however, based on our dialogue with the stakeholders we have grouped them to reflect our material topics in line with the GRI. These consist of Diversity & Equal opportunities, Employment, GHG Emissions, Supplier environmental and social assessment, Training and development, Non-discrimination, Procurement practices, Customer privacy, Anti-corruption, Local communities, Water, Energy, Waste and Tax. While there are no significant changes in the content compared to the last year, we have adjusted the formal structure to better fit the GRI requirements.

In 2023, as part of our communication with stakeholders, we focused on obtaining their opinion on sustainability as such, on our initiatives in this area and the overall approach to sustainable business. Firstly, we obtained feedback from our employees through the new anonymous employee survey, MONQuest. We also started an intensive dialogue in the form of double materiality analysis with our other stakeholders, which should be finished in the middle of 2024. Thanks to the analysis and employee survey outputs we will have complex overview of all our stakeholders' opinion on sustainability in our company.



Stakeholder	Type of dialogue/channel	Frequency	Key Areas of Importance
Employees	Management conferences Focus groups with managers Employee Ombudsman Employee Survey	Quarterly Ad hoc Upon request Quarterly	Diversity Gender equality Harassment Remuneration Well-being
Management	Sustainability Committee MON Fair Committee	Quarterly Monthly	ESG Rating EU Taxonomy Gender equality Principles for Responsible Banking ESG Risk Appetite Statement Carbon footprint Sustainability Report
Management Board	Value Steering Committee Management Board Meeting	Weekly Quarterly	Sustainability updates Diversity & Inclusion Non-Financial statements & ESG KPIs ESG initiatives development
Clients	Client Satisfaction Survey Individual client meetings Client contact center Client Ombudsman MONETA Clementia Foundation Digital Channels Social Media	Ad hoc	EU Action Plan on Sustainable Finance Code of Ethics Gender Equality Client satisfaction Cyber security AML & Anti-Fraud Access to products/services Sustainable business solutions, development of sustainability-linked loans Responsible lending
Shareholders	Annual General Meeting Investor Calls Financial results presentation Roadshow Investor conferences Questionnaires Newsletter	Annually Upon request Quarterly Upon request Ad hoc	ESG Ratings Cyber security AML & Anti-Fraud ESG performance and KPIs Climate-related risks Sustainability performance
Suppliers	ESG Questionnaire In-depth reviews Individual meetings	Upon request	Code of Ethics Anti-corruption measures Carbon footprint

Stakeholder	Type of dialogue/channel	Frequency	Key Areas of Importance
Regulators	European Commission European Banking Authority European Insurance and Occupational Pensions Authority European Securities and Markets Authority Czech National Bank Czech Banking Association Financial Intelligence Office State Labour Inspection Office National Cyber and Information Security Agency Office for Personal Data Protection Financial Arbitrator Ministry of the Interior of the Czech Republic Ministry of Finance of the Czech Republic Office for the Protection of Competition	Ad hoc	Implementing Acts of the EU Regulatory technical standards and guidelines in banking Regulatory technical standards and implementing technical standards in insurance and occupational pensions Advice and consultation papers on greenwashing and sustainable development Supervisory opinions and guidelines Codes and standards: Sample ESG questionnaire Supervision on anti-money laundering policies and activities Supervision of the protection of workers' rights and work safety Cyber security, including the protection of information and communication systems and cryptographic protection Personal data processing supervision Out-of-court protection of clients' rights Issuing electronic identities to clients Assessment of information for the purposes of building savings, especially in the case of non-citizens Supervision of competition and mergers and acquisitions
Local communities	Grant Programme MON HELP initiative Partnerships Charity events	Two times Upon request Continuously	Circular economy Financial literacy Nature protection Support of the civic society Support of disadvantaged adults, children and the elderly
Media	Press releases Interviews Podcasts Press conferences Press inquiries	Continuously	All topics relevant to local communities, suppliers, clients and shareholders, partly employees

MONETA's Values and Ethics

The values we cherish at MONETA are an integral part of the culture of our entire company. On their own, they would be empty words. They are only given meaning by the people who fulfil them through their behaviour and attitudes. It is absolutely crucial for all values to be shared by all employees. Otherwise they don't work. It is the employees and members of the Group's corporate bodies who give MONETA's five core values their own concrete meaning. This is how we perceive them and we want them to find their place in our daily lives.



ENTREPRENEURSHIP

We are always innovating our business and creating banking services for the future. We have the courage to change and seek growth opportunities. Our business is profit-oriented, but never at the expense of unreasonable risk.



RESPECT

We are fair to each other. We respect each other's alternative ideas, which we support and develop. We treat others how we want to be treated. We take our competition seriously and learn from them.



COOPERATION AND ENGAGEMENT

We support and inspire each other because we know that we can achieve more together. Having a common goal helps us. We enjoy our work and perform it in the best way we can.



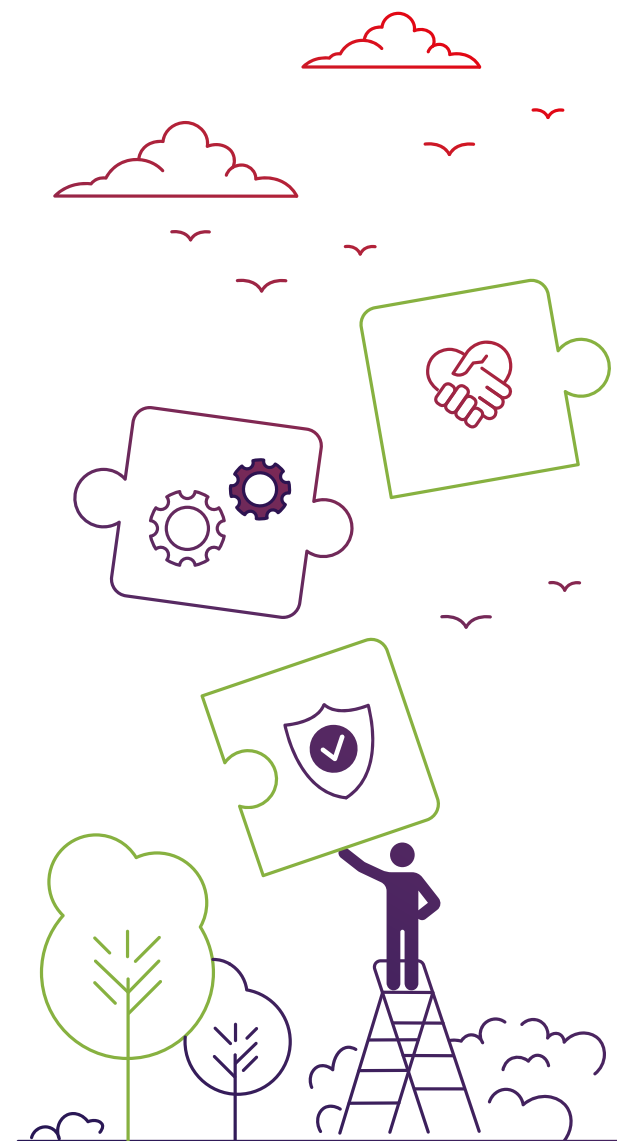
ACCOUNTABILITY

Our contribution depends on us all individually – we are all bearers of change. We are in it together – we share our achievements, our failures, and our risk. We provide and accept feedback that drives us forward.



CREDIBILITY AND INTEGRITY

Our word is our bond. We always act in a professional, consistent, and transparent manner. We act and make decisions ethically and according to our beliefs. We never forget that we represent the MONETA brand at all times – both at work and at home.



MONETA at a Glance

MONETA Group is represented by MONETA Money Bank, a.s. and its subsidiaries included in the consolidated entity: MONETA Auto, s.r.o., MONETA Leasing, s.r.o. and MONETA Stavební spořitelna, a.s. This Sustainability Report includes consolidated data from all the above-mentioned companies as a single entity of the MONETA Group.

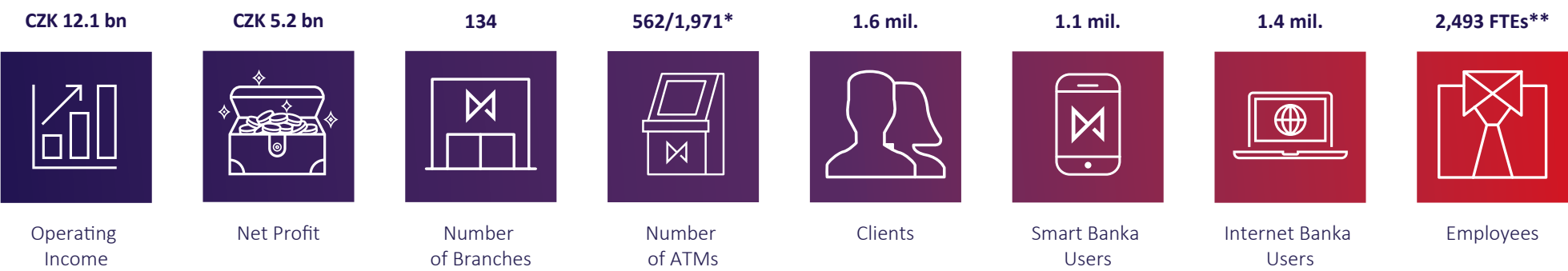
The Bank and its subsidiaries are headquartered in Prague. The Shared Services Centre is located in Ostrava. The company’s share capital of CZK 10.2 billion is divided into 511,000,000 registered ordinary shares with a nominal value of CZK 20 per share, the issue price of which has been fully paid up.

All of the Bank’s shares are publicly traded on the Prime Market organized by the Prague Stock Exchange. The Bank’s shares are also traded without the Bank’s consent on the regulated market organised by RM-SYSTÉM, Česká burza cenných papírů a.s. and may also be traded on certain foreign markets.

MONETA aims to be one of the leading banks in the retail segment and in the segment of entrepreneurs and small businesses in the Czech Republic. It has established a very good position in financing Czech households and a growing position in the segment of entrepreneurs and small businesses. It is subject to regulatory supervision by the Czech National Bank and has a universal banking licence.

MONETA operates through a well-dispersed network within the Czech Republic comprising 134 branches as at 31 December 2023 and a full-service contact centre. As at 31 December 2023, the Bank operated a network of 562 ATMs. From 2022, MONETA has been sharing its ATM

network with Komerční banka, and in 2023, Air Bank and UniCredit Bank also joined this shared network. As result a joint network of 1,971 ATMs was available to customers of these banks as at 31 December 2023. MONETA’s branch and ATM networks provide extensive coverage of the entire country with a particular strength in smaller cities and towns, relatively underserved by other banks. In addition, MONETA benefits from wide third-party distribution through 53 retail and 80 commercial broker relationships, 1,147 car dealers and 130 tied agents of the Building Savings Bank in 28 offices of Building Savings Bank. MONETA also benefits from market-leading digital banking platforms which are becoming increasingly important channels for both sales and services. As at 31 December 2023, MONETA served 1.6 million retail and commercial clients, up 3.7% year-on-year, driven primarily by strong acquisition of current and savings account clients. MONETA’s client base represents approximately 15% of the Czech population. Full details of MONETA Group’s business model are available in the consolidated Annual Financial Report 2023.



**No. of our ATMs vs total shared*
***The restated number of employees is determined on the basis of the figures reported to the Czech Statistical Office (CSO) in accordance with Section 15 of Act No. 518/2004 Coll. set on the last day of the year.*

¹<https://investors.moneta.cz/financial-results>

2

KEY EVENTS OF 2023



01 JANUARY

- **Sustainable development:** We have increased the number of electric vehicles in our company fleet. As a result, almost every second car is already powered by electricity.
- **Sustainable finance:** We have crossed the one and a half million client mark. Interest in our current and savings accounts and term deposits skyrocketed, with an almost threefold year-on-year increase.

02 FEBRUARY

- **Diversity:** MONETA was included for the fourth consecutive year in Bloomberg's prestigious Gender Equality Index, where it achieved a 1.98% gender pay gap.
- **Sustainable business:** Together with Komerční banka, we have also invited Air Bank and UniCredit Bank to join our network of shared ATMs. At the same time, a joint website was launched www.sdilenybankomat.cz.

03 MARCH

- **Inclusion:** We have enabled employees with chronic illnesses to have a higher level of home office options. These include women with endometriosis, but also employees with other serious chronic conditions that limit their ability to work in the workplace.
- **Philanthropy:** We joined the international Global Money Week initiative to fight poverty, promote financial literacy and improve financial awareness across generations.
- **Sustainable finance:** Through the online Smart Finance system, we enabled our commercial clients to conclude contracts worth almost half a billion CZK. Smart Finance is designed primarily for agricultural entrepreneurs, enabling them to arrange products in a few clicks without the need to physically visit a branch.



04
APRIL

- **Philanthropy:** As a traditional partner of the largest Czech public collection “Help the Children”, we joined the Feather Week event again. We supported the collection itself with CZK 1 million.
- **Sustainable finance:** We launched a “green” lending programme: we offered loans of up to CZK 2.5 million to entrepreneurs and small businesses to finance energy-saving projects and sustainable measures.
- **Circular economy:** In the first round of the MON HELP initiative this year, we donated a total of 128 pieces of no longer needed office furniture and 40 discarded laptops to non-profit organizations.

05
MAY

- **Sustainable finance:** We expanded our portfolio of sustainable financial products to include support for our retail customers: we started to provide households with financing for facade insulation, heat pumps, solar panels and small environmentally oriented projects up to CZK 1.5 million.
- **Philanthropy:** We launched the first round of the Grant Programme and distributed over CZK 1 million among 17 non-profit organizations.
- **Sustainable business:** The electronic format of all contractual documents, marketing materials and, for example, cash deposit receipts has helped us to reduce paper consumption at MONETA by 56 per cent over the past three years, equivalent to 194 tonnes.
- **Circular economy:** We partnered with the LAVRS market 2023 event, which focuses on sustainable fashion, local products and spreading awareness of responsible behaviour.
- **Inclusion:** CEO Tomáš Spurný, together with US Ambassador to the Czech Republic Bijan Sabet and other public figures, founded the Pride Business Forum Foundation on the occasion of the International Day Against Homophobia, Transphobia and Biphobia.
- **Inclusion:** We gave informal carers who care for their family members a higher level of remote working options, as well as increasing the number of days off by up to five days per calendar year. We introduced these changes to improve their work-life balance and make it easier to combine caring for their loved ones with their work commitments.
- **Awards:** Klára Escobar, Director Human Resources, is one of the most influential women in the Czech financial world. She received the prestigious Hall of Fame award in the #FinZeny project.

06
JUNE

- **Sustainable business:** Over the last year, the number of clients who have added a digital scan of their MONETA payment card to their mobile phone or smartwatch has increased by 54%.
- **Awards:** Our ESG rating FTSE4Good has increased from 3.0 to 3.5.
- **Sustainable business:** More than half of our clients have established a banking identity. A full 25% of clients have used this service at least once to communicate with the government.
- **Inclusion:** We supported flexibility for pregnant women and parents of children up to the age of 9 with a higher limit for working from home.
- **Philanthropy:** The MONETA Clementia Foundation expanded its activities to include the Grant Programme, which has a long tradition in our bank. The Foundation’s Board will now decide on support for non-profit organizations in this programme.

07
JULY

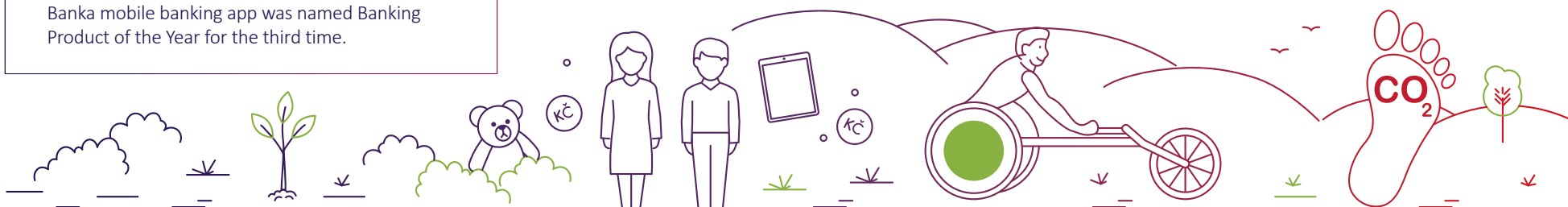
- **Sustainable development:** Over the past seven years, we have managed to reduce direct carbon dioxide emissions by more than 81.3%. Overall, we have been able to reduce our carbon footprint by 51.2%.
- **Philanthropy:** The MONETA Clementia Foundation has expanded its scope of activities to include financial support for children from children's homes during their studies at secondary schools and vocational schools. Both the Social Fund and Grant Programme, which was previously managed by the parent MONETA Money Bank, have also been transferred to the Foundation.
- **Circular economy:** As part of the next round of the MON HELP project, we donated 74 pieces of office furniture and 40 laptops worth more than CZK 1.3 million: the support was directed to 17 non-profit organizations.
- **Awards:** We won the gold prize in the Public Award of the Zlatá Koruna 2023 competition; our Smart Banka mobile banking app was named Banking Product of the Year for the third time.

08
AUGUST

- **Philanthropy:** As part of the joint project "Understanding Money" with AISIS, we organised a summer school on financial literacy for teachers from the partner primary and secondary schools involved in this joint project. Teachers gained new knowledge to complement the teaching of financial literacy in schools.
- **Awards:** We successfully retained our "AA" rating in the prestigious MSCI ESG rating.
- **Philanthropy:** We took part in another Handy Cycle Marathon organized by the non-profit organization Journey to a Dream. Our employees rode 2222 km in less than 111 hours in support of one-year-old Teodor Polívka, who suffers from the extremely rare myotubular myelopathy that causes muscle weakness throughout the body.

09
SEPTEMBER

- **Sustainable finance:** We started providing green loans for new and used electric cars, we offer a 1% lower interest rate compared to the standard one.
- **Circular economy:** We organised a clothes collection to support the Clothing Bank, which is a project of the Single Mothers Club. In total, we donated 120 kilograms of clothing and accessories to help single parent families across the Czech Republic.
- **Work-life balance:** We launched the 2nd round of the MONQuest anonymous employee survey, which we conduct every quarter.
- **Diversity:** CEO Tomáš Spurný, together with the CEOs of other leading banks and insurance companies, took part in a debate on diversity at the #FinZeny event.



10 OCTOBER

- **Sustainable finance:** We continued to support female entrepreneurs, to whom we provided loans worth almost CZK 60 million in the first 9 months of 2023.
- **Circular economy:** As part of the next round of the MON HELP project, we donated office furniture and IT equipment worth almost CZK 700,000 to non-profit organizations.
- **Sustainable business:** Thanks to the Shared ATMs project, we have placed a total of 35 machines, relocated from shopping centres, in towns and villages where there were no ATMs until now, since the beginning of 2023. The new ATMs are located, for example, in Buštěhrad, Velký Šenov, Borohrádek and Kvasice.
- **Awards:** We won two silver medals in the prestigious industry competition Nejlepší banka (Best Bank) in the main category Best Bank 2023 and in the category Most Client-Friendly Bank 2023.

11 NOVEMBER

- **Awards:** We became the second best reporting company in the Czech Republic in the area of ESG. We achieved this ranking in the “ESG rating”, which is compiled by Asociace společenské odpovědnosti (Association of Corporate Social Responsibility) in cooperation with CEMS VŠE. We received the second best rating among 134 companies across all segments of domestic business.
- **Work-life balance:** In cooperation with an external partner, we opened a company children’s group MOTÝLCI (Butterflies) at our Prague headquarters. It accepts children aged 18 months to 6 years and is open daily between 7:30 am and 5 pm. The Bank has thus been able to meet the needs of the parents among our employees to the greatest extent possible.
- **Awards:** We won second place in the Mortgage of the Year category of the industry competition Banka roku 2023 (Bank of the Year 2023).

12 DECEMBER

- **Awards:** We received prestigious award for responsible and sustainable business “TOP Responsible Company” announced by Byznys pro společnost (Business for Society). We defended our leading position and placed again among TOP 10 large responsible companies. We placed 8th in the Reporting category.
- **Awards:** The most visited domestic media server Seznam Zprávy in cooperation with Deloitte under the auspices of the Prime Minister of the Czech Republic announced the ranking of the Czech elite 100 most valuable Czech companies according to their value. We ranked tenth with a valuation of CZK 46 billion.
- **Awards:** We again received a B rating in the CDP.



3

2023 AWARDS SUMMARY



Bloomberg Gender-Equality Index

Long-term low gender pay inequality, an inclusive culture, consistent sexual harassment prevention and policies, and a development programme for talented women. These are the main reasons for MONETA Group's success in Bloomberg's prestigious Gender-Equality Index. The bank has made it to the exclusive selection of 484 companies in the world for the fifth time in a row, has significantly improved its ranking and remains the only Czech company in the Index.



ESG Rating

We became the second best company in the Czech Republic in reporting on sustainable corporate behaviour, the so-called ESG rating. This was confirmed by an independent comprehensive survey conducted by the Association of Corporate Social Responsibility in cooperation with the internationally award-winning CEMS study programme, which operates within the Prague University of Economics.²



Golden Crown

We were awarded five gold, three silver and four bronze awards from Zlatá koruna (Golden Crown) competition in 2023. We succeeded in 12 categories again, thus equalling our own record from the previous year.

The Smart Banka mobile application won the main Public Award again, thus defending its position as the most popular banking product of the year for the third year in a row. We also took gold in the Entrepreneurs' Award category. Our Savings Account and Building Savings Account of MONETA Stavební Spořitelna also took the highest positions. We won the New Product of the Year award for the best Children's Account on the market.

²Source: <https://www.spolecenskaodpovednost.cz/esg-rating/#:~:text=ESG%20Rating%20vznikl%20v%20roce%202022%20jako%20spole%C4%8Dn%C3%BD,jedin%C3%A9%20nez%C3%A1visl%C3%A9%20srovn%C3%A1n%C3%AD%20ESG%20aktivit%20firem%20a%20organizac%C3%AD>



TOP Responsible Company

We placed 8th in the best responsible reporting category and were again included among the leaders in TOP 10 large responsible companies in the Czech Republic in the prestigious competition TOP Responsible Company organised by non-profit organisation Byznys pro společnost (Business for Society).³



Best Bank

We won two silver medals in the prestigious industry competition Nej Banka (Best Bank), in the main category Best Bank 2023 and in the category Most Client-Friendly Bank 2023.



mastercard
banka roku

Bank of the Year

We took second place in the Mortgage of the Year category in the industry competition Banka roku (Bank of the Year) 2023.



Czech Elite

The most visited domestic media server Seznam Zprávy in cooperation with Deloitte under the auspices of the Prime Minister of the Czech Republic announced the Czech Elite ranking of the 100 most valuable Czech companies according to their value. We ranked tenth with a valuation of CZK 46 billion.

³Source: <https://www.odpovednefirmy.cz/>

4

COMMITMENTS AND RATINGS

Commitments

To become a responsible and transparent institution, we cannot rely on regulatory obligations alone. That is why we voluntarily commit not only to our own individual initiatives, but also to global initiatives that are consistent with our business goals and intentions to be a responsible party and, above all, a stakeholder within the wider community. We are using these and other commitments to support our decision-making as we move towards our stated sustainability goals.

We are ready to continue building our expertise in improving climate and corporate sustainability through a variety of ESG initiatives and commitments.

MEMORANDUM FOR SUSTAINABLE FINANCE OF THE CZECH BANKING ASSOCIATION

The Memorandum of the Czech Banking Association for Sustainable Finance (CBA Memorandum) is a commitment by Czech banks to assess their activities, among other things, in terms of the requirements for environmentally and socially responsible business and to align their objectives with the goals set out in relevant UN global agreements, EU programmes and policies, and national sustainable policy frameworks. The CBA Memorandum also includes a commitment to review the ESG impacts of business activities on a transparent and regular basis in accordance with the currently applicable rules. We became a signatory to this Memorandum in March 2021.⁴

⁴Source: <https://cbaonline.cz/memorandum-cba-pro-udrzitelne-finance>

TASK FORCE ON CLIMATE – RELATED FINANCIAL DISCLOSURE (TCFD)

In March 2022, we became a supporter of the Task Force on Climate-Related Financial Disclosures (TCFD)⁵ and committed to reporting under the G20 Task Force rules. This year's MONETA Group Sustainability Report again includes the areas that the TCFD recommends in its reporting despite the fact that the TCFD platform has voluntarily ceased its activity due to fulfilling its mission in November 2023.

WOMEN'S EMPOWERMENT PRINCIPLES

As of 13 July 2022, MONETA has become a signatory of the Women's Empowerment Principles (WEP)⁶. The WEPs are a set of principles that offer guidance to businesses on how to promote gender equality and women's empowerment in the workplace, in the marketplace and in the community. The WEP principles were developed by the UN Global Compact and UN Women. The WEPs are a key tool for businesses to achieve gender equality in these areas of the 2030 Agenda and the UN Sustainable Development Goals. By joining the WEPs community, MONETA has committed to this agenda at the highest levels of company. It has also pledged to foster business practices that empower women. These include equal pay for work of equal value, gender-equitable supply chain practices and zero tolerance for sexual harassment in the workplace.

⁵Source: <https://www.fsb-tcfd.org/supporters/>

⁶Source: <https://www.weps.org/company/moneta-money-bank>

EQUATOR PRINCIPLES

In 2021, we have committed to joining the Equator Principles initiative. One of the conditions for acceptance is the volume of funds or transactions that MONETA finances. However, according to the methodology (Equator Principles – EP)⁷, MONETA does not meet this condition and therefore did not join the initiative based on the recommendation of the EP.

UN GLOBAL COMPACT

We became a signatory to the UN Global Compact⁸ in June 2021, preceded by the fulfilment of ten basic conditions for admission. The initiative has been operating under the auspices of the UN since 1999 on a voluntary basis, committing its members to the “Ten Sustainable Responsibilities”. MONETA published the first report on progress and compliance with the principles in June 2022.

PRINCIPLES FOR RESPONSIBLE BANKING

In October 2021, we became a signatory to the Principles for Responsible Banking (PRB).⁹ We were the first company in the Czech Republic to commit to these principles. The Principles for Responsible Banking provide a guiding framework for a sustainable banking system and demonstrate a vision for the future within the Sustainable Development Goals in the context of the Paris Climate Agreement for the entire banking sector.

⁷Source: <https://equator-principles.com/about-the-equator-principles/>

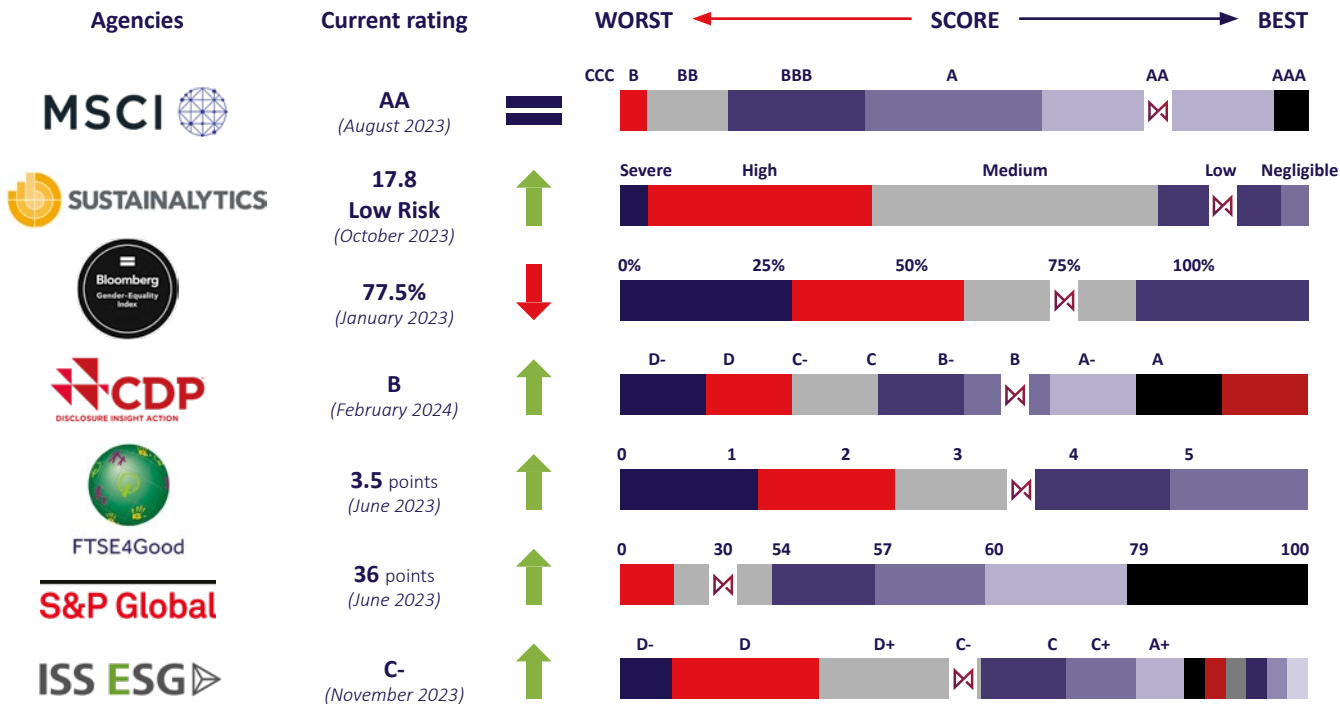
⁸Source: <https://unglobalcompact.org/what-is-gc/participants/146340-MONETA-Money-Bank>

⁹Source: <https://www.unepfi.org/member/moneta-money-bank-a-s/>

Ratings

Our performance in selected ESG ratings provides our investors and other stakeholders with clear and reliable key information, as well as evidence of our sustainability efforts. We see ESG ratings not only as an opportunity to demonstrate the steps we are taking in this area, but also as a way to increase our value in the field of public trading in a transparent and attractive way. Our performance, as measured by ratings and indices, thus provides sufficient transparency to all stakeholders, facilitating decision-making and serving as an additional performance factor for the entire MONETA Group in meeting higher standards.

MONETA demonstrates improvement in most monitored indices



5

SUSTAINABLE DEVELOPMENT GOALS

In September 2015, the global community adopted a long-term, ambitious agenda in all areas of human endeavour, the 2030 Agenda, at the UN General Assembly. A key part of this is the 17 Sustainable Development Goals (SDGs)¹⁰ and the related 169 specific sub-goals: these goals came into force in 2016, with all UN member states committed to achieving them by 2030.

At MONETA, we have been thoroughly committed to sustainability since 2016, when our bank went public through an IPO as a new banking entity on the domestic market. However, in 2021, in the context of our sustainability strategy update, we have decided to formally incorporate these SDGs into the Group's business strategy.

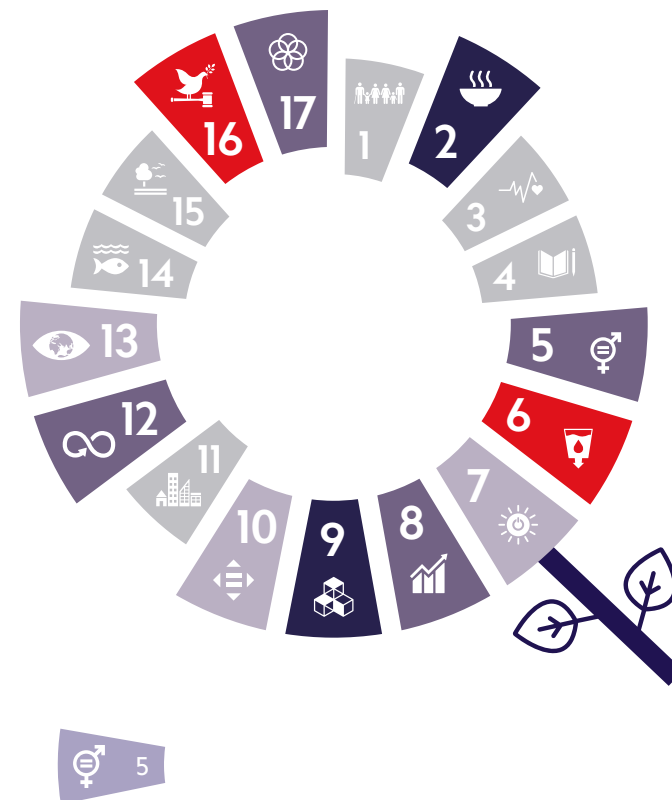
With the help of our internal analysis, we have identified 11 of the 17 SDGs officially set by the UN that we consider to be the most relevant and important for MONETA in terms of its own sustainability issues. We subsequently decided to integrate these 11 SDGs into our business strategy and report on their ongoing implementation in line with other non-financial reporting parameters. In this Sustainability Report, you will find key initiatives identified by a pictogram and a specific SDG number.

The Sustainable Development Goals (SDGs) that MONETA Group will focus on in the coming period are:



Goal No. 2, Zero hunger and Goal No. 6, Clean water and sanitation

We seek to fund sustainable agricultural projects and support investment in the agricultural sector that will lead to reducing the negative impacts of agriculture, improving livestock welfare and producing better quality and healthier food. Risks in the context of our commercial clients' behaviour in relation to ESG are assessed through an environmental risk assessment (ESG scorecard). As a result of the measures implemented since 2016, we are actively reducing water consumption in our branch network and headquarters. We will continue with modernization and water efficiency, with plans to install e.g. touchless taps at refurbished branches.



Goal No. 5, Gender equality

Gender equality is an important part of MONETA in all activities concerning our employees, clients, communities and other third parties. Since 2020, we have been the only Czech company to be included in the prestigious Bloomberg Gender-Equality Index. We remain firmly committed to taking action and strengthening our support for gender diversity and inclusion so that we remain part of the index in the future and continue to improve our score.

¹⁰Source: <https://sdgs.un.org/goals>



Goal No. 7, Affordable and clean energy

We have been financing renewable energy projects for a long time, thus enabling a significant expansion of clean energy. All of our facilities, including our two headquarters in Prague and Ostrava, our data centre, and our complete branch network, are supplied exclusively with renewable energy.



Goal No. 8, Decent work and economic growth

Decent work and economic growth are extremely important to us. The cornerstone of our internal policy is the MONETA Group's Code of Ethics, which defines the way the company treats its employees and its clients. We support disadvantaged children and adults, and the elderly, and we have a trainee programme embedded in our recruitment process, which is designed for young talents at the beginning of their careers to gain their first experience of working life. We have also launched the MON Step project, through which we are increasing inclusion of disabled employees. In January 2022, we also launched the unique philanthropic-circular project MON HELP in cooperation with three NGO partner organizations, which returns functional, but no longer needed for the Bank's needs, IT equipment, furniture and company cars into circulation.



Goal No. 9, Industry, innovation and infrastructure

We provide affordable loans for small and medium-sized businesses that enable them to achieve better results.



Objective No. 10, Reduced inequalities

We follow the principle of equal and fair opportunities both within the MONETA Group and towards third parties. In 2019, we launched our Diversity Programme, and from spring 2020, a Group-wide expert committee on diversity, inclusion and gender balance, MON FAIR, has been operating. We are also committed to gender equality through MONETA's remuneration policy.



Goal No. 12, Responsible consumption and production

One of our key objectives is to reduce our own emissions intensity. Our headquarters have been located in a modern, environmentally friendly building since 2019; we have been gradually reducing the size of our fleet over the last five years and replacing conventional vehicles with electric vehicles. We encourage our employees to recycle and are actively looking for additional ways to further promote responsible consumption.



Goal No. 13, Climate action

MONETA's key climate protection measures are the exclusive use of renewable energy sources and the replacement of the company fleet with a fully electrified fleet. We are among the companies with the highest number of corporate electric vehicles in the country, the proportion of electric vehicles in our fleet stood at 66% at the end of 2023. We have also started to analyse the emissions of the activities we fund and our goal is to reduce these emissions. We participate in the innovative environmental project of the Czech University of Life Sciences, Smart Landscape 2030+.



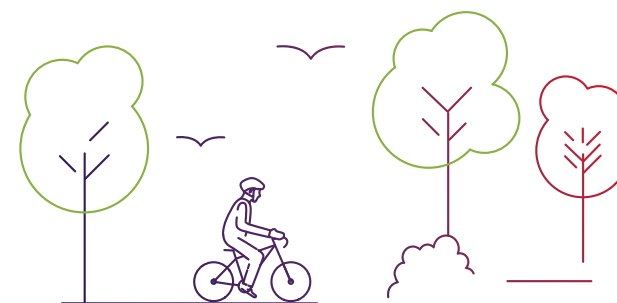
Goal No. 16, Peace, justice and strong institutions

We follow the principles of financial crime and corruption prevention as well as the policy of responsible banking. We aim to fight corruption and promote ethical business practices. Our Code of Ethics contains all provisions relating to ethical conduct.



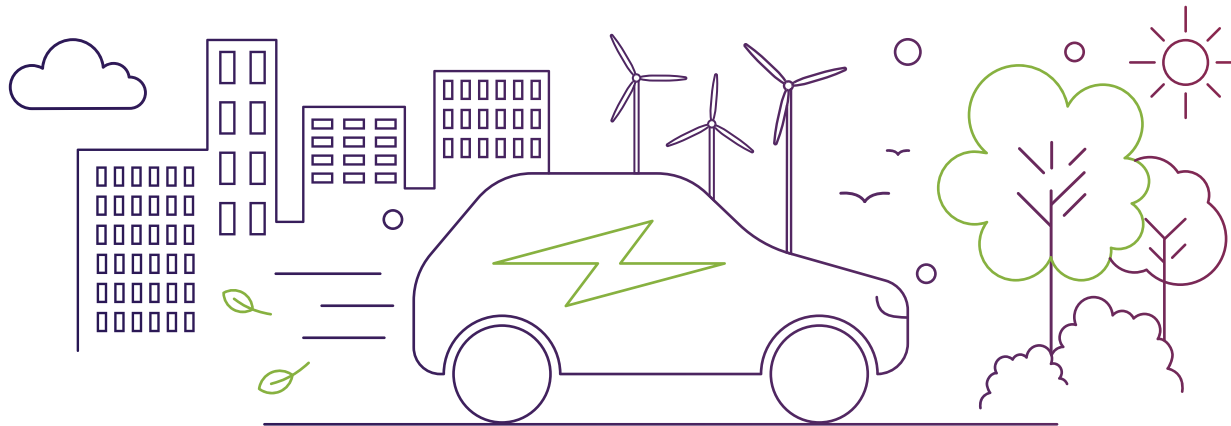
Goal No. 17, Partnership for the goals

We have been a signatory to the UN Global Compact since June 2021 and adopted the Principles for Responsible Banking since October 2021. We believe that by partnering with others we can better achieve sustainable development. We have a broad base of philanthropic activities, including our own unique Grant Programme, foundation and sophisticated system of corporate volunteering. As members of the Association of Social Responsibility, the largest platform for the UN Sustainable Development Goals (SDGs) in the Czech Republic, we are also committed to supporting the SDGs in spheres other than our own business.



6

KEY SUSTAINABLE GOALS OF MONETA GROUP

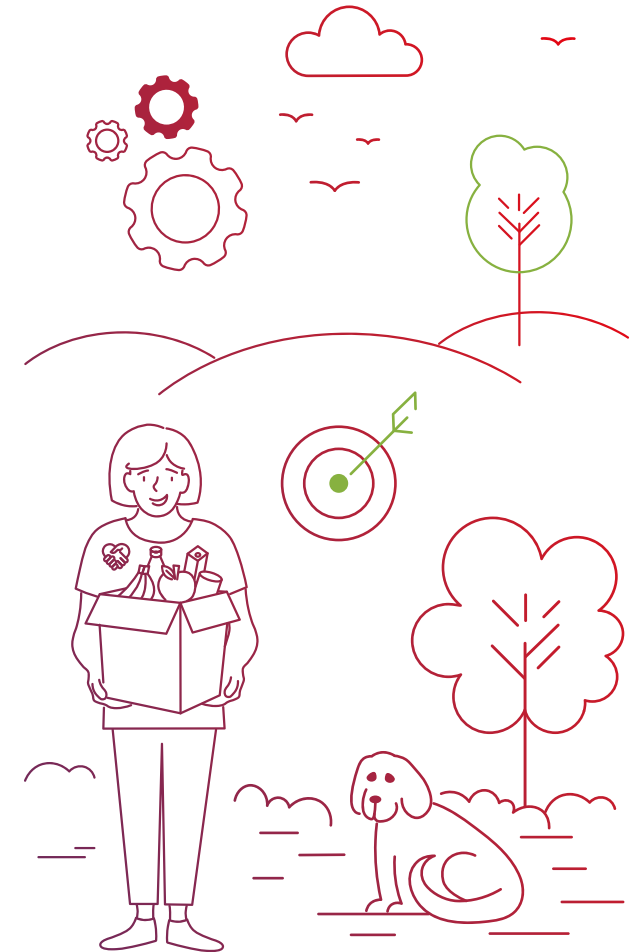


On the basis of an analysis conducted in 2021, we worked with the renowned international consultancy firm KPMG to develop a medium-term strategy for the area of environmental, social and sustainable governance (ESG Strategy).

In the ESG Strategy, we have set 11 key sustainability goals that we want to achieve no later than 2026. These targets have been approved by the Bank's Management Board and their achievement has become an integral part of the assessment of our sustainability performance. During the upcoming period, the Strategy will be updated based on our dialogue with key stakeholders and will reflect increased regulatory requirements.

In 2023, we can already see the results of our journey towards sustainability. For example, as displayed in the following table, we have already achieved some of our goals before the deadline while the remaining goals are firmly on track. We have achieved major progress in several short-term goals, such as carbon neutrality, share of electric vehicles and the number of employees engaged in volunteering activities.

This progress enables us now to fully focus on the delivery of our medium-term goals.



11 Key Sustainability Goals

		Base year 2021	2022	Current year 2023	Goal 2023	Goal 2024	Goal 2025	Goal 2026
	Timescale				S*		M*	M*
1	Index MSCI ESG	AA	AA	AA	AA			
2	Identifying risks and opportunities associated with climate change	No	Yes	Yes				
3	Using ESG modified PD's (Probability of Default)	No	Yes	Yes				
4	CDP rating	C	B	B	B			A-
5	Carbon neutrality within Scope 1 a 2	70%	76.3%	81.3%	82%			90%
6	Increasing the share of electric vehicles in the fleet	21%	46%	66%	42%			75%
7	Share of women in MONETA's management **	42%	43%	43%				50%
8	Average Gender Pay Gap	2.79%	1.98%	0.88%				0%
9	Share of disabled employees	1%	1.46%	1.36 %			> 3.5%	
10	Share of employees engaged in volunteering activities	6.1%	17.3%	28.3%	26%			30%
11	Funds donated to philanthropic activities***	≤ 1%	0.9%	0.6%			≥ 1.5%	

*S = short-term horizon, M = mid-term horizon, L= long-term horizon.

** Women who manage other employees, including team leaders, etc. were included in the calculation.

*** of net profit

The defined key objectives are seamlessly linked to the objectives we have set in previous periods as part of our corporate social responsibility strategy. We have further developed these 11 objectives into specific sub-objectives, which are set out in the chapters on environmental and social responsibility and sustainable corporate governance.



ENVIRONMENTAL RESPONSIBILITY



7

ENVIRONMENTAL RESPONSIBILITY

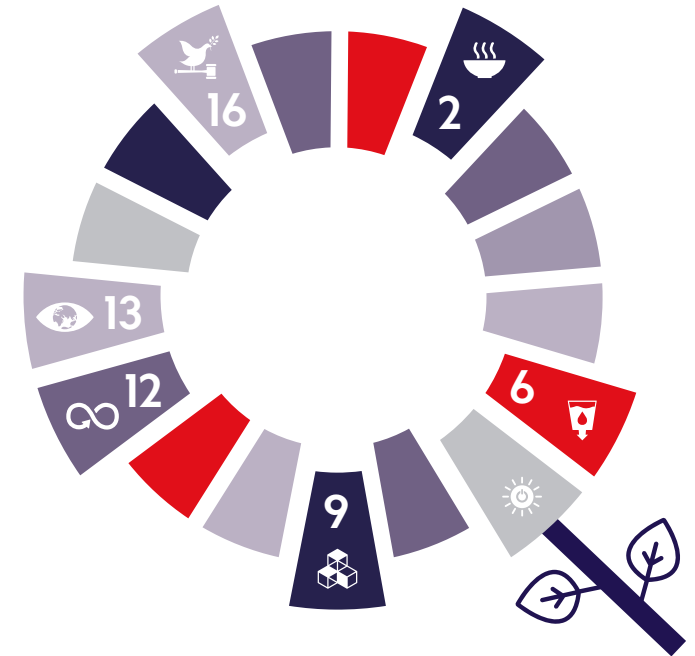
We believe in the symmetry between development and sustainability and see this symmetry as one of our strategic goals. We behave responsibly towards the environment and support the environment in which we operate. All our activities comply with applicable environmental laws.

We have measured our carbon footprint since 2016.



We embarked on the path of environmental responsibility in 2017, when we issued our first non-financial reporting; however, we started tracking our own carbon footprint a year earlier, in 2016. However, 2017, as mentioned above, was an important milestone in reaching carbon neutrality, which we strive to achieve through direct and indirect measures. That was when we became one of the first companies in the Czech Republic to build our own fleet of electric vehicles, contributing to a significant reduction in direct emissions under Scope 1.

Of course, we use green energy and we consistently take other environmental impacts into account when modernizing and optimizing our branch network. Our ambition is to be the digital leader of the Czech banking market: that is why we are really focused on innovative projects that not only serve our clients, but are also reflected in our internal processes. Innovation thus becomes a driving force not only in the accessibility of our products and services, but also, for example, in the search for new solutions in the area of expected climate change and the reduction of its negative impact on the environment.



We aim to achieve carbon neutrality in Scope 1 and 2 by the end of 2026.

In our medium-term ESG Strategy, we have set out the environmental responsibility objectives we want to achieve over the next five years. The most significant of these is the achievement of carbon neutrality in Scope 1 and 2 by 2026. The sub-goals defined below then contribute directly to achieving this commitment and further developing our environmental responsibility.

Environmental Responsibility Goals

Goals – Enviromental Responsibility	Base year 2021	2022	Current year 2023	Our goal	Target year
MONETA Group should be carbon neutral in Scope 1 and 2	70%	76.3%	81.3%	90%	2026
Total CO₂e emissions (tons) Scope 1, 2	4,081 tCO₂e	3,341 tCO₂e	2,642 tCO₂e	1,364 tCO₂e	2026
CO₂e emission from commuting to work	770.4 tCO₂e	1,239 tCO₂e	1,347 tCO₂e	10% reduction*	2026
CO₂e emissions from waste	20.5 tCO₂e	23.6 tCO₂e	26.8 tCO₂e	10% reduction*	2026
Increase the share of electric vehicles in the fleet	21%	46%	66%	75%	2026
Total energy consumption	25,565 MWh/year	25,949 MWh/year	21,558 MWh/year	10% reduction*	2026
Renewable energy usage (%)	44%	45%	51.5%	55%	2026
Share of recycled paper	0%	100%	100%	100%	2025
Water consumption	21,208 m³	22,379 m³	25,879 m³	10% reduction*	2026

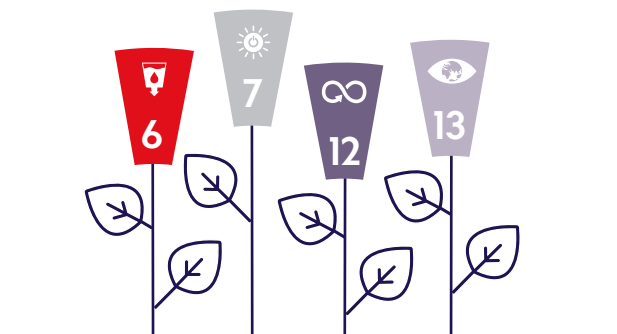
*per employee

Actions to meet the targets set

In order to meet the targets set, MONETA aims to regularly calculate and check its carbon footprint, regularly conduct a sector analysis in order to identify its exposures to heavily polluted NACE sectors, and exposures vulnerable to climate-related risks.



MONETA's Carbon Footprint



The impact of human activity on the environment, and in particular on climate change, can be assessed by measuring the carbon footprint itself. In the case of the MONETA Group, this determines the amount of greenhouse gases that are related to our daily activities such as energy consumption, use of various services and products.

Six years ago, we voluntarily committed to reduce our own carbon footprint (i.e. direct emissions) by a full 35% by 2020. We already successfully met this commitment during 2018. However, we continue to pursue activities that contribute to further emissions reductions, and we have set a new target: to achieve a 90% reduction in direct emissions by 2026. This commitment is one of the 11 key selected targets

the Group has set in its ESG Strategy. MONETA also aims to manage overall Scope 3 GHG emissions, since those emissions represents the greatest share of the overall MONETA's overall carbon footprint.

The calculation of our carbon footprint for 2020 has been verified for the first time according to the international standard ISO 14064-1:2018. Since then, this verification has been carried out by an independent auditor every year.

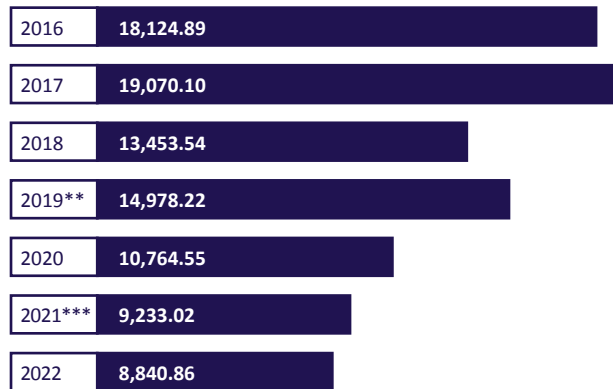
In 2022, the year for which the latest up-to-date data on our carbon footprint is available, MONETA achieved further reduction in its carbon footprint. Measurements were carried out in accordance with the international Greenhouse Gas Protocol (GHG Protocol) and covered specific GHG emissions in Scope 1, 2 and 3 and in accordance with the technical standard ISO 14064-1:2018. The inventory included GHG emissions of carbon dioxide, nitrous oxide, methane and partially fluorinated hydrocarbons (CO₂, N₂O, CH₄, HFCs). Emissions from other greenhouse gases are not relevant due to the technologies. The calculation of our carbon footprint for 2020 was verified for the first time according to the international standard ISO 14064-1:2018. Since then, this verification has been carried out by an independent certified auditor every year.



The level of our greenhouse gas emissions in 2020 was affected by the acquisition of Wüstenrot - stavební spořitelna a.s. and Wüstenrot hypoteční banka a.s.¹¹, as the carbon footprint of these two companies was also included in the calculation of our carbon footprint. Additionally, we have also calculated the carbon footprint of the two acquired companies for 2019 and included it in the Group's official 2019 carbon footprint results (see chart on next page) so that the development before and after the acquisition is clear.

¹¹Acquisition took place on 1 April 2020. Wüstenrot - stavební spořitelna was renamed to MONETA Stavební Spořitelna, a.s. and Wüstenrot hypoteční banka, a.s. was merged with MONETA Money Bank, a.s.

Development of MONETA's carbon footprint 2016–2022 (tCO₂e)*



*Carbon footprint without S3.15 – Investments category.

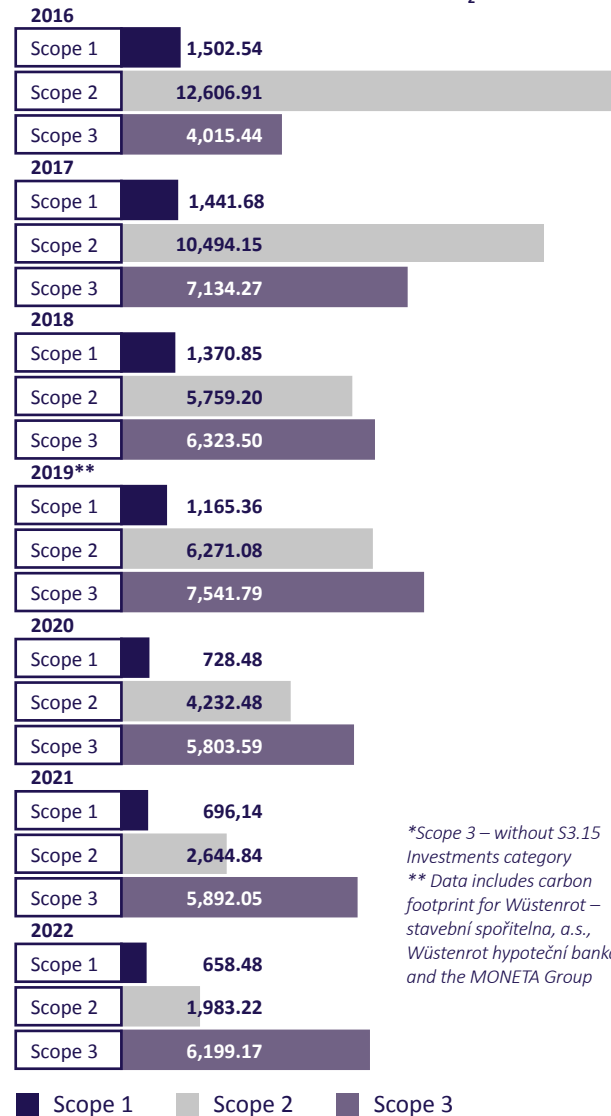
**Data includes carbon footprint of Wüstenrot - stavební spořitelna a.s., Wüstenrot hypoteční banka a.s. and the MONETA Group.

***Carbon footprint of S3.15 – Investments category was calculated and includes commercial loan portfolio and retail car loans.

In Scope 1 and 2, we have achieved
an 81.3% reduction since 2016.

We managed to reduce the Group's overall carbon footprint by 51.2% in 2022 compared to the 2016 baseline. In the emissions that we can directly influence – which fall under Scope 1 and Scope 2 respectively – there was even a reduction of 81.3%. The Scope 3 values (indirect emissions), which increased significantly in 2019 and 2020 compared to previous years, are due to the larger volume of data that we have started to newly record in this group of greenhouse gases with the intention of greater transparency (see following chart). Despite increasing the amount of data we collect, we have already managed to show a 5.8% reduction in our carbon footprint between 2021 and 2022.

Development of MONETA's carbon footprint according to Scope 1, 2 and 3 during 2016–2022 (tCO₂e)*



*Scope 3 – without S3.15
Investments category

** Data includes carbon
footprint for Wüstenrot –
stavební spořitelna, a.s.,
Wüstenrot hypoteční banka, a.s.
and the MONETA Group

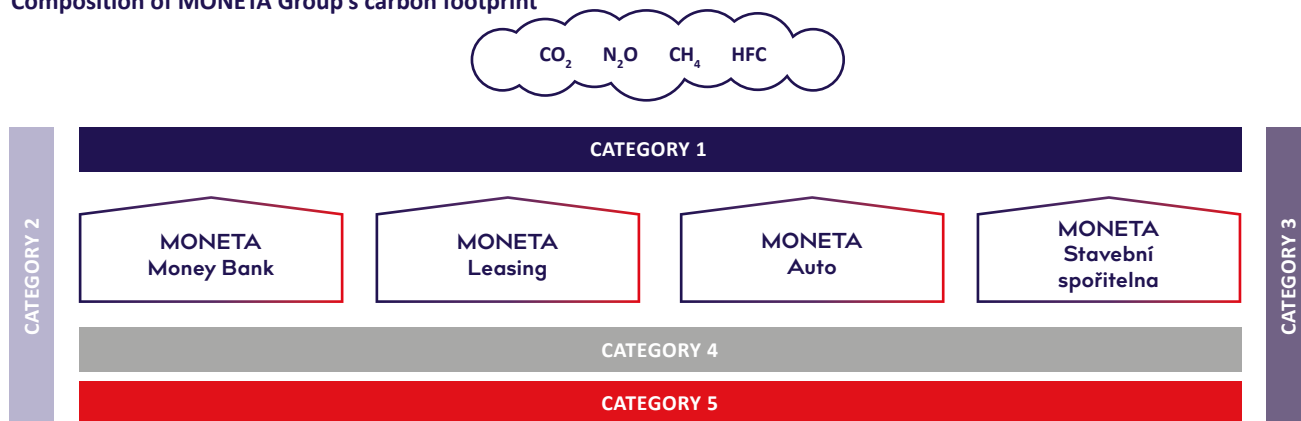
All sources of direct emissions and selected sources of indirect emissions were included in the calculation of our carbon footprint. Emissions are broken down into six Categories in accordance with the ISO 14064-1:2018 technical standard:

- Direct GHG emission and removals (Category 1)
- Indirect GHG emissions from imported energy (Category 2)
- Indirect GHG emissions from transportation (Category 3)
- Indirect GHG emissions from products and services used by organization (Category 4)
- Indirect GHG emissions associated with the use of products from the organization (Category 5)
- Indirect GHG emissions from other sources (Category 6)

Categories 1 to 5 have been included in the calculation of the MONETA Group's carbon footprint in 2022 for the four Group companies. In future years, we intend to include relevant data falling under Categories 6 in the calculation, and we are currently conducting internal analyses to obtain this data.



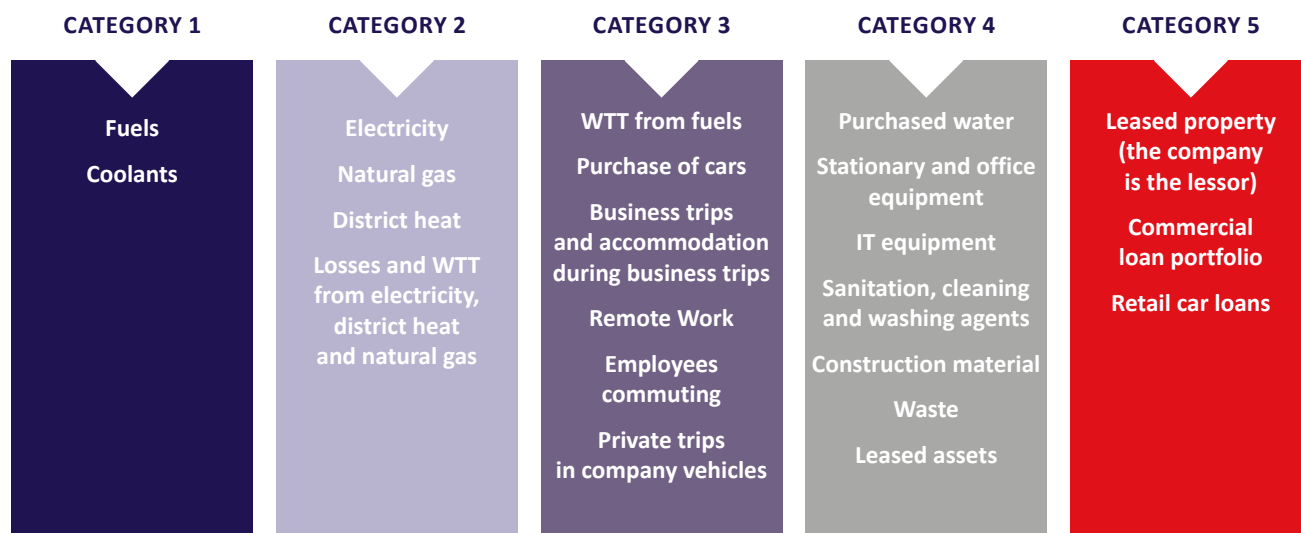
Composition of MONETA Group's carbon footprint



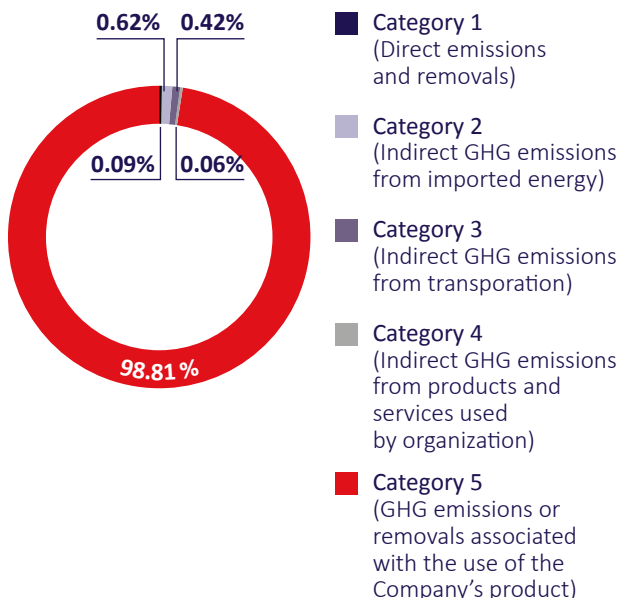
Our fleet of electric vehicles makes a significant contribution to reducing direct emissions.

The representation of each category in the total carbon footprint of the MONETA Group in 2022 shows that the share of Category 1 is the lowest of all. Category 1 consists of direct emissions, which we have significantly reduced, for example through our fleet of electric vehicles. The largest share of MONETA's total carbon footprint in 2022 is then accounted for by emissions falling under Category 5, indirect emissions connected with the use and provision of the Group's products. The second largest share of our carbon footprint was related to Category 2 and 3.

We recognise that employee commuting is an area that we can appeal on regarding further reduction of our carbon footprint. We therefore try to encourage our employees to use alternative means of commuting to work rather than using cars with internal combustion engines. Both headquarters also provide staff with 'bike sheds' with facilities including showers. The use of Remote Working, i.e. partial work from home, also has a significant impact on the level of emissions caused by employees' travel to work. We continue to focus on reducing emissions in this area. Our current goal is, among else, to update the existing employee parking policy.

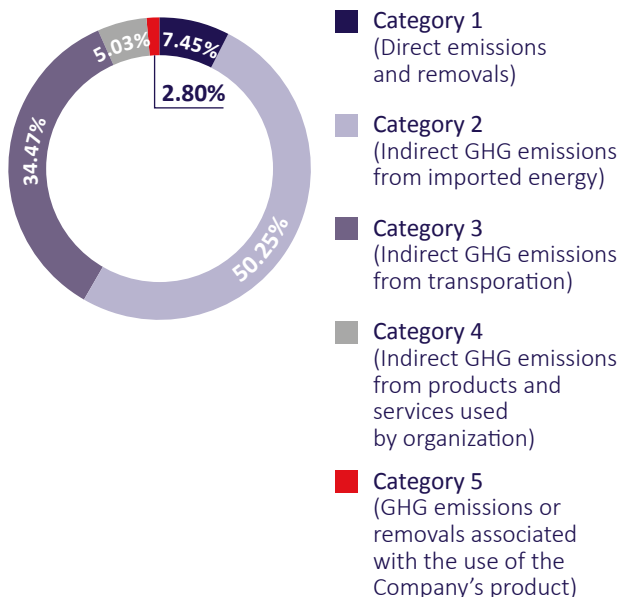


Composition of MONETA's carbon footprint by categories in 2022 (including commercial loan portfolio)



In 2023, we also continued with our participation in the Carbon Disclosure Project (CDP), a global project that helps leading companies across economic segments track and publish information about their environmental performance, with a particular focus on climate protection. We have been active in this project since 2018 and demonstrate our climate protection performance on a regular annual basis. In 2023, we again achieved a B rating. This achievement confirms that the MONETA is actively addressing carbon footprint reduction and climate change through coordinated actions, and that the environmental responsibility policy and clear definition of its objectives are a solid part of the corporate strategy.

Composition of MONETA's carbon footprint by categories in 2022 (excluding commercial loan portfolio)



Our goal is to increase the share of electric vehicles to 75% by 2026.

ELECTROMOBILITY

In line with our goal to reduce our carbon footprint, we are gradually reducing the number of our company cars. In 2023, MONETA operated 209 company vehicles, 71 fewer than in 2022. We will continue this trend in the coming years, in line with our ESG Strategy. We are the leader in corporate electromobility in the Czech Republic and among the companies with the biggest number of corporate electric vehicles in the country. In 2023, we operated a total

of 137 electric vehicles and one plug-in hybrid. This means that 66% of MONETA's corporate fleet is powered by electricity. We plan to purchase further 17 electric vehicles in 2024.

In 2023, our employees drove more than 2.5 million kilometres with electric vehicles, saving 316.1 tCO₂e. At both headquarters and 69 branches, employees can use 188 charging stations (wallboxes).

We use only green only energy from renewable sources.



RENEWABLE ENERGY

We have been able to reduce our carbon footprint mainly by purchasing renewable electricity. Since 2018, both our headquarters in Prague and Ostrava have been using only electricity from renewable sources. A year later, in 2019, we were able to introduce "green" electricity to our entire branch and ATM network. In 2021, we also converted all of our branches, including our office building obtained as part of the Wüstenrot acquisition, to renewable energy. Our data centre also uses green energy exclusively. This means that since January 2021, the Group has been using only renewable energy in all its premises.

The headquarters buildings and all our branches, which have been undergoing modernisation from 2018, are equipped with technologies that place great emphasis on their environmental impact and low electricity consumption. For example, we extensively use LED lighting and low-consumption electrical appliances.

In order to further reduce energy consumption (electricity, gas, heat, cold) and thus reduce our carbon footprint, we installed online energy metering devices at selected branches at the end of 2022. We use the pilot installations to evaluate the consumption at these branches and to identify technologies with the lowest energy intensity. We evaluate the consumption on an essentially daily basis and effectively manage energy consumption at our branches.

In 2022, we installed photovoltaic panels at the first branch. This pilot project will allow us to assess the extent to which such a technological solution can contribute to further reducing our carbon footprint.

HEATING AND COOLING

We have already made significant progress in heating and cooling with the renovation of our Prague headquarters building in 2018: this building uses a low-energy radiant system combined with automatic night ventilation for cooling and heating. The headquarters is equipped with room sensors that control temperature and light comfort according to the current occupancy of each room. The entire building envelope is also protected by automatic blinds against overheating. All of these measures contribute to improving the working environment and reducing overall energy consumption and follow latest technological trends.

Air handling units with heat recovery systems and low-energy air conditioning units have been installed in the branches that MONETA has renovated in the last six years. These can heat the premises to reduce the consumption of gas and district heat. Since 2021, where legislation and technology allow, we have been using alternative technologies for heat supply in the refurbishment or construction of our branches: instead of gas boilers, we are installing heat pumps or electric boilers in combination with air conditioning, which contributes to further reducing our carbon footprint.

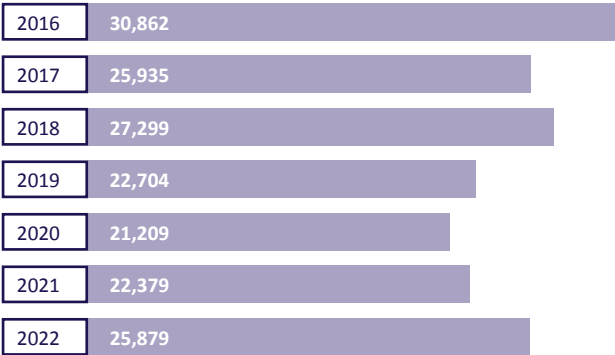


WATER RETENTION AND WASTE MANAGEMENT

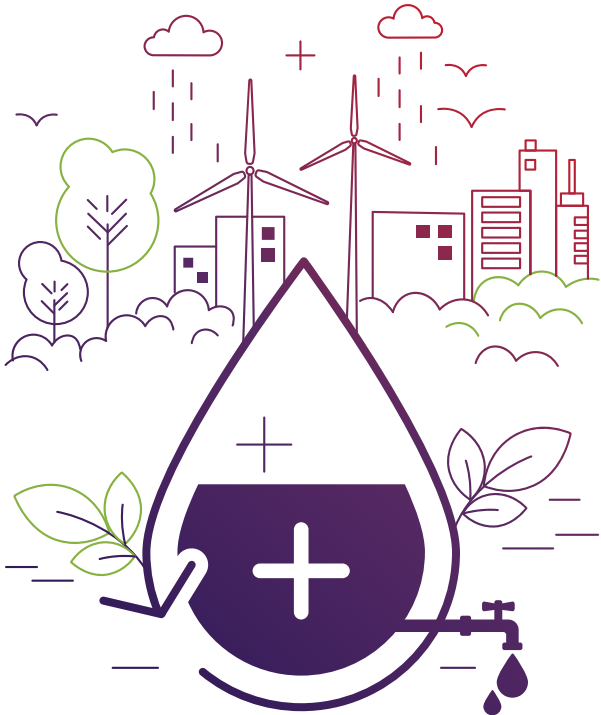
Due to the consolidation of leased areas and implementation of some simple measures, we have managed to reduce water consumption by 4,983 m³ between 2016 and 2022. Examples of such simple measures that contributed to the result include the installation of aerators on all taps in the branch network or touchless taps at the Group’s headquarters in Ostrava. More of our refurbished branches will also be modernised and made more efficient in this respect: they will also be equipped with touchless taps, including new toilets, with low water consumption.

In the context of waste management, we strictly comply with all legal measures and motivate our employees to sort waste. Particularly since the end of 2018, when the Prague headquarters was reconstructed and thus a fundamental approach to waste policy was taken, we have seen a noticeable decrease in the total amount of waste we produce.

MONETA’s water consumption from 2016 to 2022 (m³)



Since 2022, we have expanded the number of separated waste items to include mixed waste, paper, plastic, glass, metal, cardboard, bio-waste, used batteries and electrical waste in all leased premises. All kitchenettes, changing rooms and other relevant premises of our headquarters buildings and branches are equipped with a complete set of separate waste bins. By removing the waste bins at the desks, we have been motivating our employees to separate waste in the common areas. In order to maximise the efficiency of proper waste management, we enter into agreements with our suppliers to return the separated waste directly to the treatment site (the so-called circular economy).



MONETA's amount of waste from 2016 to 2022 (t)

Type of waste	2016	2017	2018	2019	2020	2021	2022	Method of disposal
Paper		34.84	126.2	69.43	66.47	63.96	62.30	AVE CZ waste management s.r.o. is responsible for the collection and further waste management*
Plastics		13.41	23.22	8.17	6.15	2.17	8.70	
Glass		0.29	0.31	0.97	0.26	0.51	1.50	
Mixed	188.2	242.15	334.69	88.91	83.32	76.56	105.50	
Metals						5.01	3.20	REISSWOLF ensured the safe disposal of the documents. The shredded paper is also recycled in an environmentally friendly manner
BIO						0.83	0.90	
Shredded paper						66.55	44.24	

*Source: <https://www.ave.cz/en>

Our entire Prague head office is equipped with filter units for drinking water, and used coffee capsules are 100% recycled. We are gradually switching to using only recycled paper across the Group. From 2022, there has been a complete switch to recycled paper in all our branches and both headquarters. In the coming years, we also intend to introduce 100% recycling of paper towels from the restrooms and kitchenettes of the headquarters in cooperation with our supplier. From the beginning of 2022, our employee restaurants in the headquarters have been using only recycled takeaway packaging. We use all available internal communication opportunities to raise awareness and engagement of our employees in waste separation and environmentally responsible behaviour.



MONETA ZELEŇ PODCASTS

In 2021, we also began targeting environmental awareness among clients and the general public through our own "MONETA Zeleně" (MONETA Green) podcast series.



In these podcasts, we discuss environmental issues and current climate challenges. The official partner of this project became the Czech University of Life Sciences in Prague, and the guest of each podcast episode is an academic expert on the given environmental topic together with an expert from the Bank. The podcasts are available on YouTube, Spotify, Google Podcasts and Apple Podcasts.¹² In 2023, the third season was hosted by a professional presenter Petr Říbal, who profiles himself as an environmental influencer and is able to bring the topic closer to the mainstream audience.



SUPPLIER SCREENING

MONETA takes into account not only its own ecological footprint, but also the indirect ecological footprint of the suppliers with whom it cooperates. As our supplier network enables us to provide services to our clients, it is crucial for us that all suppliers of MONETA Group companies comply not only with applicable laws, regulations and standards, but also respect and adhere to MONETA's standards and Code of Ethics for suppliers.

¹²Source: <https://www.moneta.cz/o-nas/moneta-podcast>



Since 2022, we have been using ESG questionnaires for suppliers: "Supplier Environmental, Social and Governance Impact Assessment" in MONETA.

Our ESG questionnaire for suppliers covers all key areas of sustainability, i.e., environmental policy (long term sustainability, greenhouse gas emissions), social policy (respect for human and labour rights, inclusion, and equal opportunities) and responsible corporate governance (diversity, fair remuneration).

We have two versions available. The full version for medium & large vendors with 50+ employees includes the following separate sections: general, environmental, social and governance. The simplified version is intended for individual entrepreneurs and small companies and includes 10 basic questions related to ESG.

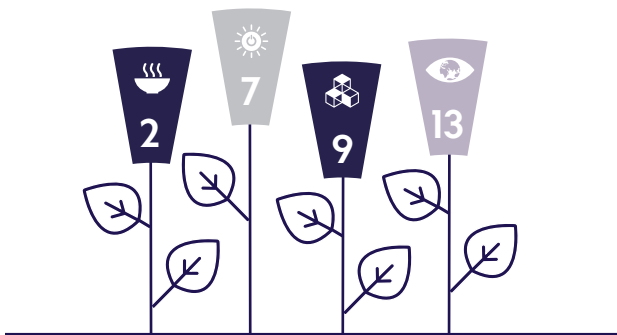
The questionnaire is completed by suppliers strictly online via computer or mobile device. The questionnaire output is then used as one of the criteria for the overall evaluation of the supplier selection and our possible cooperation.

As part of our ESG Strategy, we have set a target of having 95% of payments to our suppliers assessed by the end of 2025. By the end of 2023, we had evaluated more than 75% of our suppliers based on total purchases.¹³

By 2025, we will have screened 95% of our suppliers for ESG.

¹³Relevant suppliers spend only, i.e., rent and other non-supplier payments excluded (ČNB, insurance companies commission, etc.).

MONETA's Financed Carbon Footprint



In 2021, we began analysing the environmental impact of our financing activities- specifically our commercial loan portfolio. The first part of this analysis took place in 2022 and we continued working on it in 2023.

The results were a measurement of our indirect emissions, the so-called Scope 3 – S3.15 Investments, namely of our commercial loan portfolio, which we focused on in 2022 and to which were added auto loans of our retail clients in 2023, amounting to 712,683.09 tCO₂e.

As a result, we will be able to focus specifically on reducing the negative impact of our carbon footprint in this category in the future. We are also planning to further increase the accuracy of the measurement of indirect emissions within Scope 3 by assigning every loan its individual account reflecting the amount of emissions related to the loan. MONETA's financed emissions are calculated in line with PCAF methodology.

In order to comply with the Paris Agreement, we are developing a minimum portfolio level cap. MONETA's plan is to gradually exclude from its portfolio companies that do not have a transition strategy in line with the Paris Agreement.

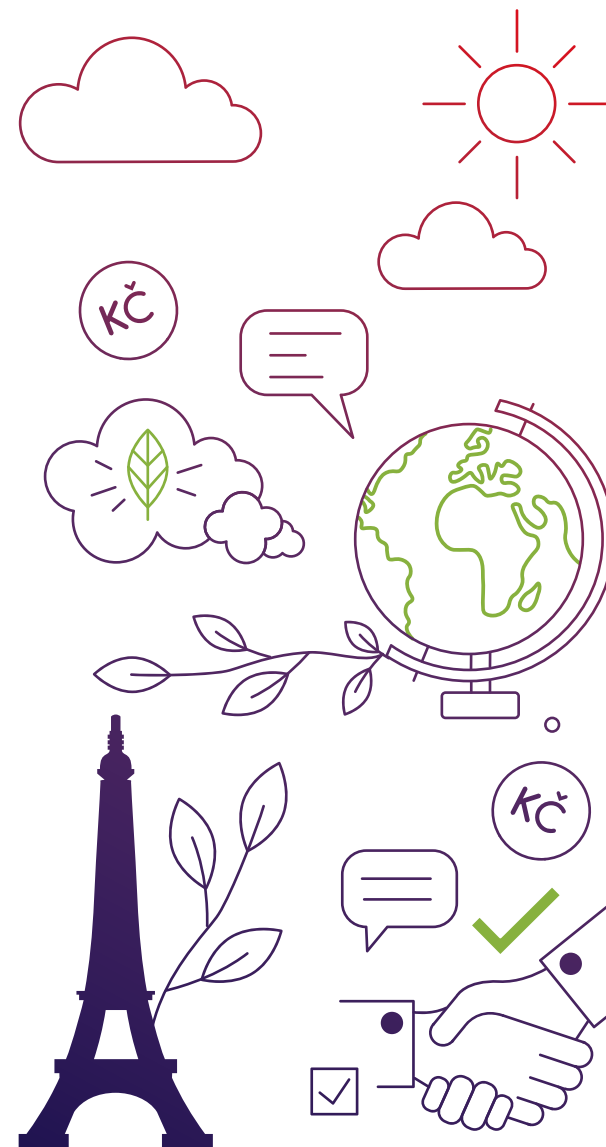
By incorporating ESG considerations into our financing and investment decisions, we aim to facilitate long-term sustainable financing. We would like to assess the applicability of a green bond issue for all upcoming ESG products. If our analysis shows this to be a viable option, we would then like to issue our own green bonds in the future.



Portfolio segmentation

MONETA uses data from the financial statements of its customers and their NACE codes to quantify the greenhouse emissions. Due to the early release date of the 2023 Sustainability Report and the fact that the financial statements of our credit customers for the year 2023 will be shared with us during Q2, we will be able to re-calculate the Scope 3 emissions for 2023 only later during the year 2024. For this reason, the data used in the table below are from 2022. At the time of 2023 carbon footprint calculation, 16% of MONETA's commercial credit customers (measured by the volume of the credit exposures) had not delivered their 2023 financial statements yet, so for such customers the calculations were based on their financial data from 2022.

For customers who did not share their 2023 or 2022 financial statements with us, we used average values of customers with recent financial statements in the same industry (NACE code). The levels of emissions per each NACE code were taken from the latest available Eurostat documentation published in 2021.

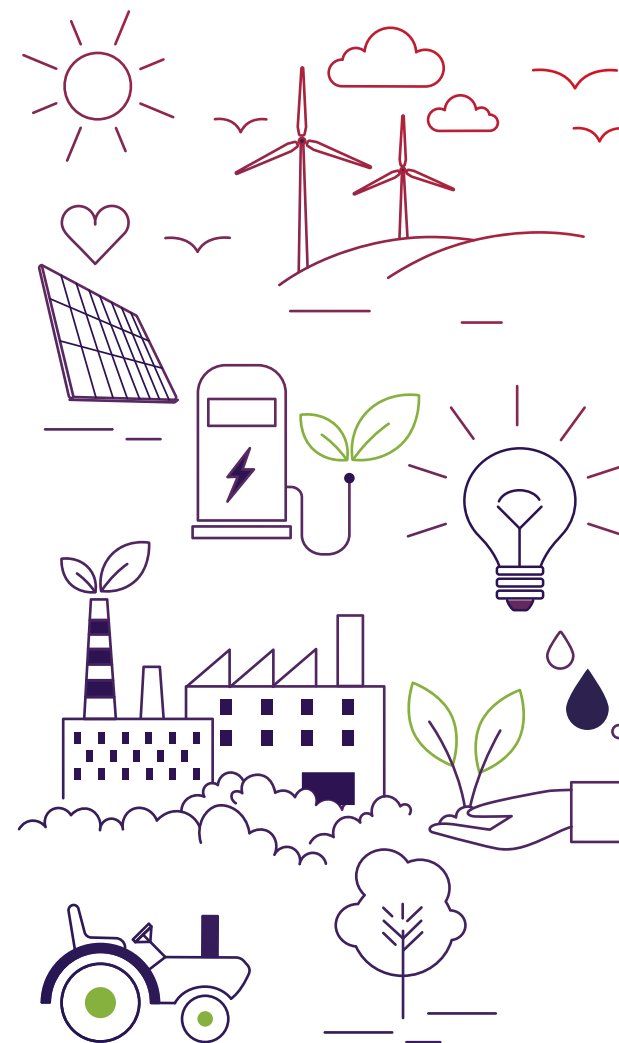


Carbon footprint related assets in MONETA Group portfolio

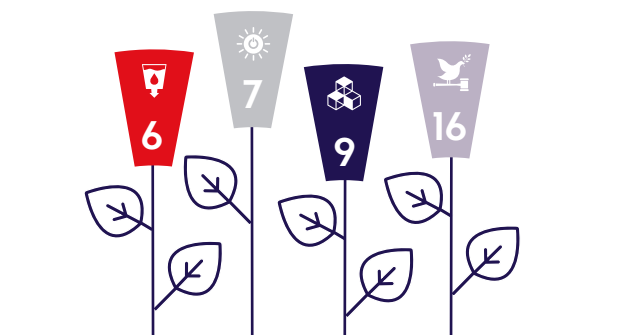
Based on the commercial credit portfolio segmentation into NACE sectors, the size of individual MONETA's credit exposures and the proportion of MONETA's funding of the customers, the carbon related assets represented the following indirect CO₂e equivalent emissions:

Carbon footprint of Scope 3 – S3.15 Investments category of our commercial loan portfolio and retail car loans in 2022

Sector based on NACE	Emissions tCO ₂ e
A – Agriculture, forestry and fishing	408,481.02
B – Mining and quarrying	1,986.28
C – Manufacturing	86,749.02
D – Electricity, gas, steam and air conditioning supply	61,483.58
E – Water supply, sewerage, waste management and remediation activities	9,860.72
F – Construction	15,127.87
G – Wholesale and retail trade, repair of motor vehicles and motorcycles	10,357.50
H – Transportation and storage	65,297.30
I – Accommodation and food service activities	663.47
J – Information and communication	188.33
K – Financial and insurance activities	7.73
L – Real estate activities	835.48
M – Professional, scientific and technical activities	978.71
N – Administrative and support service activities	1,897.36
O – Public administration and defence; compulsory social security	5.56
P – Education	170.58
Q – Human health and social work activities	1,129.00
R – Arts, environment and recreation	120.10
S – Other service activities	533.39
Total	712,683.09



Innovative Environmental Projects



We have long supported agriculture – a sector with a significant impact on the development of the landscape and the quality of life of the entire population. Supporting investment in agriculture leads to a reduction in the negative impacts of farming, improved livestock welfare and the production of better and healthier food.

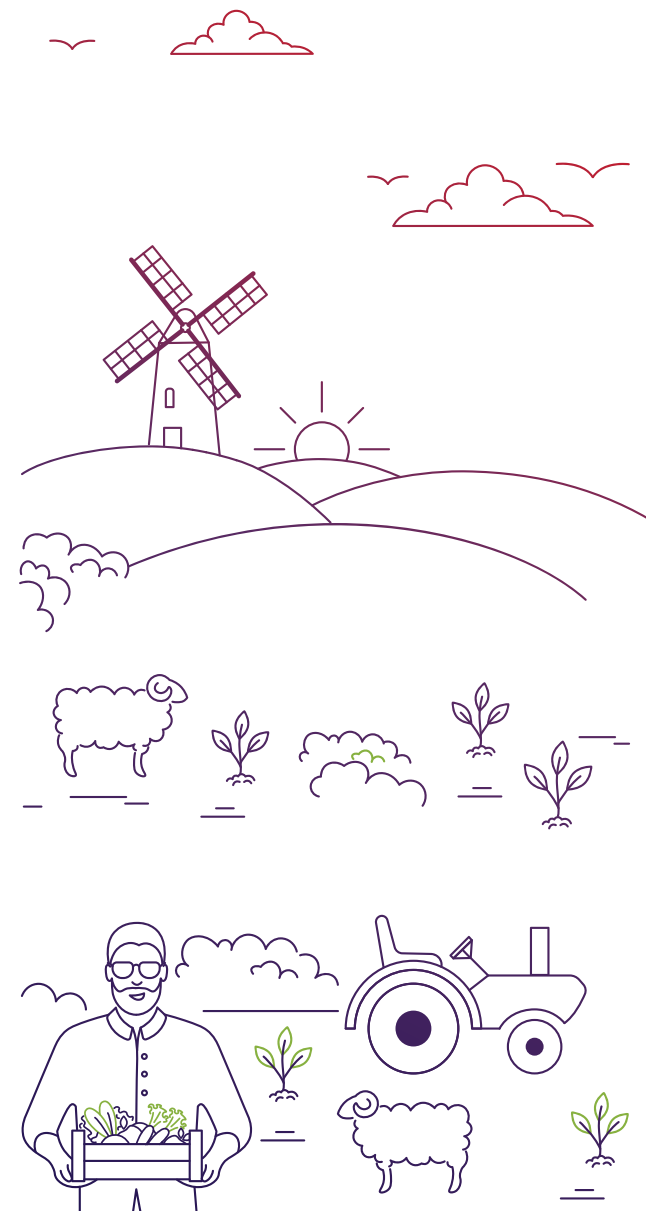


We supported the Smart Landscape 2030+ project under the auspices of the Czech University of Life Sciences by CZK 5.5 million again.

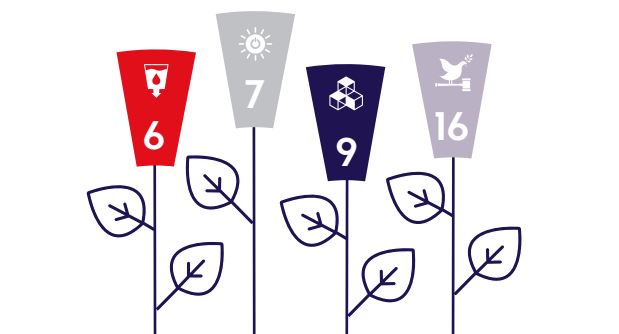


Cooperation with the Czech University of Life Sciences

On the basis of a Memorandum of Cooperation, we entered into a significant partnership with the Czech University of Life Sciences in Prague (ČZU) in 2020. The subject of this cooperation is primarily financial support for the innovative project Smart Landscape 2030+, which is implemented by the Centre for Water, Soil and Landscape. The aim of this project is to create a so-called Smart Landscape through biotechnical measures and to test it on a pilot basis with regard to ongoing climate change with a view to 2030+. In line with this goal, the ČZU is creating a smart landscape at a site called Amálie near Lány with elements that will ensure that the soil can withstand drought and floods. The Amalie experimental area covers 700 hectares and is gradually being filled with, for example, wetlands, ponds and irrigation systems combined with modern agricultural and forestry technologies. The project is becoming a model for other areas in the Czech Republic and Europe. In 2023, with our support, the rehabilitation and revitalization of the water reservoirs on the Brejla Creek continued, the initial part of which started in 2022. The budget was CZK 1.7 million. The second project was a pilot solution for bank fortification at the newly created small water reservoir “Pod bažantnicí”. Here we donated the amount of CZK 1 million. The highest amount of support, CZK 2.3 million, went towards planting an orchard with fruit tree varieties suitable for extensive and intensive technologies.



Sustainable Financing



Supporting entrepreneurs, small businesses and SME

We actively continue to pursue our vision of being the leader in servicing the segment of entrepreneurs, small businesses and small and medium-sized enterprises (SMEs) on the Czech market. As of 31 December 2023, we served over 136,200 of them, 9% more than in 2022. As of 31 December 2023, we granted loans to commercial clients in the total amount of CZK 85.4 billion and received deposits of CZK 86.1 billion.

We have been successful in expanding our support for the long-term investment and operational needs of our SME clients, particularly in lending to the agricultural sector. In order to support business development, we continue the partnerships we have entered into with portfolio guarantee providers, which are aimed at improving access to finance for the investment and operational needs of entrepreneurs, small businesses and SMEs.

In the area of microfinance, we offer our entrepreneurs and small business clients soft loans secured by a portfolio guarantee under the Employment and Social Innovation (EaSI) programme provided by the European Investment Fund. The main objective of the EaSI programme is to improve access to finance for market disadvantaged entities. Under this programme, MONETA offers more favourable lending to businesswomen and businesses negatively affected by the ongoing energy crisis. These clients have the opportunity to obtain a soft loan of up to CZK 650,000 to finance investments leading to energy savings or the funds necessary to ensure their operations due to increased energy prices. The loan advantages include a lower interest rate, availability of a higher financed amount and the possibility of deferring the first principal payment by up to 6 months. In 2023, we took second place in the prestigious Golden Crown banking product competition for a loan designed for entrepreneurs and small businesses affected by the energy crisis and third place for a loan designed to support women entrepreneurs.

As part of expanding the offer of sustainable financing, in April 2023 we introduced a new lending product for entrepreneurs and small companies, Green Express Business. Our clients can thus take advantage of preferential financing of energy-saving or ecologically oriented projects up to the amount of CZK 2.5 million. Clients appreciate the possibility of using the product especially for financing photovoltaic power plants, heat pumps, building insulation or installing energy-saving lighting.



The long-term strategy aimed at supporting the segment of entrepreneurs and small businesses was also supported by marketing communication and enhanced media presence. Among the most important achievements in this area is the continuation of our long-term cooperation with the most prestigious competition in this segment on the Czech market, Živnostník roku (Entrepreneur of the Year), of which MONETA is the main, titular partner.



Supporting innovative and sustainable agriculture

As a bank with a long history of financing the agrarian sector, we support investments in farm innovation, investments to encourage young people to enter agriculture and, last but not least, various agri-environmental measures to improve agriculture-dependent ecosystems. We are monitoring the currently open subsidy programmes through which the Ministry of Agriculture supports Czech agriculture and which are intended to fulfil the objectives of the Strategic Plan for Agriculture.

Financing of renewable energy sources

From 2022, we have followed up on the financing of biogas stations, of which we have financed 131 with a total value of more than 7 billion since 2010, by financing photovoltaic panels, especially rooftop installations that clients purchase in order to reduce their own consumption. We also provide financing to farmers for ground installations, which, lead to the diversification of their income. In both cases, these are photovoltaic power plants of the new generation, i.e. without operational support and, on the contrary, with investment support, which will ensure a faster return on investment.

We presented all these possibilities to our clients in 12 seminars throughout the Czech Republic. One of the topics was various tools for increasing efficiency and optimization in agriculture. For example, modern solutions were presented to improve the economics of cattle breeding in terms of reproduction and health.



MONETA Entrepreneur of the Year

Since 2019, we have been the general partner of the most prestigious domestic industry competition for small and medium-sized entrepreneurs “MONETA Entrepreneur of the Year”. The aim of the project is to support this segment in its activities, rewarding success and a novel approach in business. In 2023, a total of 2,649 entrepreneurs were nominated, with an expert jury subsequently selecting 140 finalists for 14 regional rounds. The “Entrepreneur of the Year” award is always given to the top three finalists in each region; a special category is the “Heartist of the Year” award, with which MONETA recognizes a unique approach to entrepreneurship and creativity. The winners from each region then go on to the main competition, where they compete for the title of “MONETA Entrepreneur of the Year”.



MONETA continues to work with interesting participants from this competition. It offers them the opportunity to participate in its own series about successful entrepreneurs and clients called The Alchemy of Success, which is publicly available on the MONETA Group's YouTube channel.

Farmer of the Year

We have also decided to support Czech agriculture through a general partnership in the Zemědělec roku (Farmer of the Year) competition, in which the best farmer for each production area and region in the country is awarded according to a financial health index. One of the announced categories is Ecological Farmer and Socially Responsible Farmer. The competition is organized under the auspices of the Minister of Agriculture and we have been participating in it as general partners since 2002.

Consumer finance

In April 2023, we launched the Solární Expres půjčka (Solar Express Loan), a special-purpose loan intended for advantageous financing of investments in real estate, leading to energy savings or in renewable energy sources.

Solární Expres půjčka (retail loan) can be used strictly to fund projects that are ‘green’. To distinguish those projects, we use the list of purposes based on the state subsidy programme Nová zelená úsporám¹⁴ (New green for savings), that also gets its funding from EU sources. No other purpose is eligible. The loan is provided at favourable and guaranteed annual interest rate. Clients can get up to CZK 1.5 million with a maturity of up to 10 years. Clients have 12 months to prove their purpose.

Clients can get Solární Expres půjčka at any branch of the bank. For the year 2024 we also expect implementation in the Smart Banka and Internet Banka digital channels.

Since its launch, we have sold loans in the amount of over CZK 40 million in this way.

More than 96% of retail products are offered online.

Availability of ESG Products for clients

MONETA's continuous strive for innovation of its products and its client-first approach make it a leader in digital banking as well as sustainability. More than 96% of our retail products are offered online with the possibility to terminate them fully online as well which helps lessen MONETA's carbon footprint and environmental impact.

¹⁴Source: <https://novazelenausporam.cz/>

Examples of MONETA's digitization efforts:

- In 2023, almost 45% of new retail current accounts of the MONETA Group were originated fully online, which is a year-on-year increase of 14 percentage points. For savings products, this value reached up to 60%. On the commercial side of the business, up to half of the term deposits were arranged entirely online.
- In 2022, MONETA introduced a completely new product – Family account for parents and children, which can be opened and managed fully online, including savings accounts, debit cards and mobile banking for children, all fully controlled by parents via their app. During 2023, this product doubled our sales of children's accounts. With more than 60% of online originations, it is among the company's most digitized products from a sales point of view.
- The Group continued to focus on virtual cards. Thanks to the PRIDE design offers of physical and virtual cards, as well as a series of virtual-only cards with a regional theme, issued for the 105th anniversary of the establishment of independent Czechoslovak state, MONETA achieved a 20% share of virtual cards among newly issued cards.
- Clients can also open Supplementary Pension Savings fully online.
- Clients can opt to forgo plastic and instead use virtual cards to make payments (both online and in-store in their smartphone wallets) and display their PIN in the application and Internet Banking.
- Servicing and mortgage disbursement is now completely online as well.
- MONETA's data centers are some of the most advanced of their kind in Central and Eastern Europe, and all of its servers are powered by renewable energy.
- We are digitizing the opening of deposit products for our commercial clients.
- MONETA's digital channels are accessible for the visually impaired. This has been rigorously tested and developed in cooperation with our visually impaired employees. Accessibility of products and inclusive service offers will remain a strategically important theme for us and for further planned innovation of the Smart Banka application.

ESG Funds

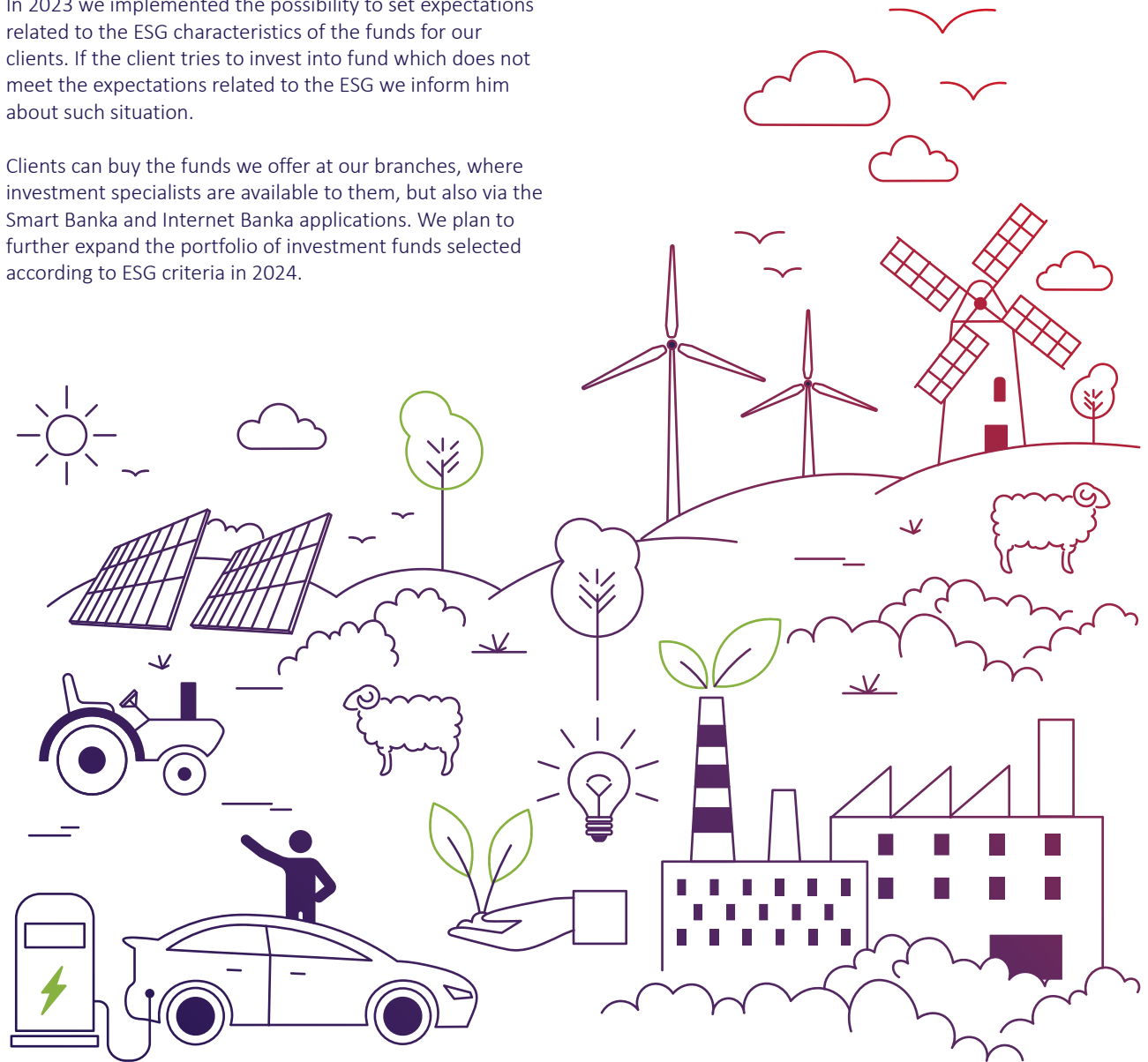
ESG strategy is a solid part of our business strategy, which is why we offer our clients the opportunity to invest in funds with a focus on equities and bonds. We select funds for our Asset Management portfolio based on ESG criteria, which means that we present our clients with a socially responsible investment option. The number of funds in MONETA's offer that meets ESG criteria is constantly growing: at the end of 2023, the number of such funds was 27 out of a total offer of 44 funds. In 2023, we started selling five more funds meeting the Sustainable Finance Disclosures Regulation (SFDR) Article 8 criteria and one fund meeting the Sustainable Finance Disclosures Regulation (SFDR) Article 9 criteria.

More than 77% of MONETA Group clients now have ESG funds in their investment portfolio.

Clients are also very interested in ESG funds. More than 77% of MONETA Group clients now have ESG funds in their investment portfolio. Compared to the previous year, we see that client interest has doubled. In 2023, MONETA Group clients invested CZK 9.3 billion in ESG. This represents more than 70% of production into mutual funds.

In 2023 we implemented the possibility to set expectations related to the ESG characteristics of the funds for our clients. If the client tries to invest into fund which does not meet the expectations related to the ESG we inform him about such situation.

Clients can buy the funds we offer at our branches, where investment specialists are available to them, but also via the Smart Banka and Internet Banka applications. We plan to further expand the portfolio of investment funds selected according to ESG criteria in 2024.



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SOCIAL RESPONSIBILITY



8

SOCIAL RESPONSIBILITY

We see social responsibility as an important part of our identity, competitive advantage and, last but not least, the driving force behind every innovation. In 2023, the MONETA Group and its advisory committee on diversity, inclusion and gender equality, MON FAIR, continued to work on projects promoting employee diversity and inclusion. Women are represented on the highest management level: Ms. Klára Starková holds the role of Chief Operating Officer on the Management Board of MONETA Money Bank. In 2021, elections to the Supervisory Board were held, with three women elected from among the employees: Ms. Klára Escobar, Ms. Zuzana Filipová and Ms. Jana Výboštoková. In April 2023, another woman, Ms. Kateřina Jirásková, Chief

Financial Officer of PPF Group, became a member of the Supervisory Board of MONETA Money Bank by decision of the General Meeting of Shareholders. Ms. Jirásková is also the Chairwoman of the Board of Directors of PPF a.s., a member of the Board of Directors of PPF Financial Holdings a.s. and the Chairwoman of the Board of Directors of the PPF Foundation. She replaced the existing member of the Supervisory Board, Mr. Tomáš Pardubický. Women thus make up 44% of MONETA Group's Supervisory Board and 40% of top management positions of the Group. The proportion of women in non-executive management positions in the entire MONETA Group is then at the level of 43%.



Our ambition is to be a responsible and transparent company that does not allow any form of discrimination, both as an employer and as a business partner towards the wider public. Already in 2020, we decided to re-sign the Diversity Charter of the Czech Republic to publicly declare our commitment to diversity and inclusion. We treat our employees fairly and equally regardless of gender, nationality, age, sexual orientation, health status or other factors. We value feedback from our employees and clients, which we reflect in our daily operations. Our goal is to ensure that we are able to deliver objectives that will lead to the implementation of our strategy.



Women make up 40% of executive team of the MONETA Group.

Social responsibility goals

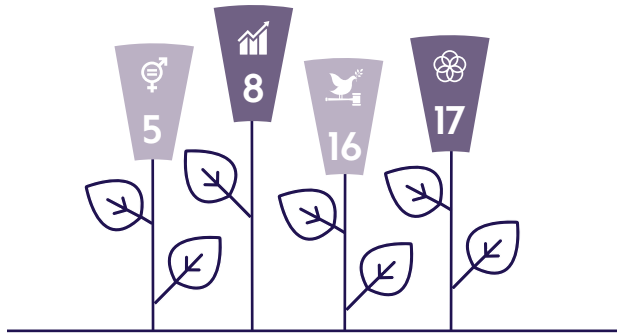
Goals – Social responsibility	Base year 2021	2022	Current year 2023	Our goal	Target year
RESPONSIBILITY TO LOCAL COMMUNITIES					
Percentage of employees involved in corporate volunteering	6.1%	17.3%	28.3%	30%	2026
Funds donated to philanthropic activities*	≤ 1%	0.9%	0.6%	≥ 1.5%	2026
RESPONSIBILITY TO EMPLOYEES					
Percentage of women in Management of the MONETA Group	42%	43%	43%	50%	2026
Percentage of women in executive positions of the MONETA Group	33%	33%	40%	35%	2023
Mean Gender Pay Gap	2.79%	1.98%	0.88%	0%	2026
Share of disabled employees	1%	1.46%	1.36%	> 3.5%	2025
Turnover	21.1%	27.7%	23.9%	< 18%	2025
Voluntary Turnover	13.9%	15.7%	14.5%	< 10%	2025
Return from parental leave 12 months retention rate**	73%	85.7%	92%	80%	2025
RESPONSIBILITY TO SUPPLIERS					
Percentage of ESG suppliers audited by volume of expenditure	0%	58%	75%	95%	2025
RESPONSIBILITY TO CUSTOMERS					
Wheelchair accessible ATMs	92%	92.5%	92.5%	100%	2025
Wheelchair accessible branches	75.5%	77.8%	76.9%	100%	2025

*of net profit

**12 months after return from maternity or parental leave.



Human rights



Democracy as the rule of law and human rights are interconnected and mutually supportive pillars of human dignity. Respect for international law and justice is the fundamental principle in the field of human rights. Its protection in the Czech Republic is enshrined primarily in the Charter of Fundamental Rights and Freedoms¹⁵, which is the cornerstone of the Czech constitutional framework. The Czech Republic is a signatory to most of the main agreements on the protection of human rights¹⁶ – both those within the United Nations and on a regional level (within the Council of Europe, the Organization for Security and Cooperation in Europe and the European Union) – and builds on their principles and commitments.

MONETA operates only within the Czech and European regulatory framework and the protection of human rights is inherent in all its activities. The Group's inclusive approach to fair and equal treatment of all employees is enshrined in its Code of Ethics, which prohibits any discrimination and promotes equal opportunities for all. In 2023, there were no recorded cases of discrimination or human rights violations in the MONETA Group.

¹⁵Source: <https://www.mvcr.cz/sbirka-zakonu.aspx>

¹⁶Source: <https://www.un.org/en/about-us/universal-declaration-of-human-rights>

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OMBUDSMAN

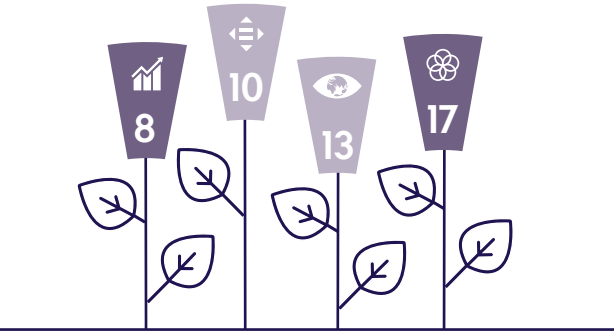
We have a system of internal ombudsmen and ombudswomen to assist and ensure the protection of the rights and legitimate interests of our employees in situations where they suspect a breach of internal rules and regulations or where they feel they are not being treated in accordance with the principles of integrity, equal opportunity and fair remuneration. In addition to the above-mentioned notifications, ombudsmen are also a source of advice and consultation on issues related to the rules of the internal Code of Ethics and initiate measures

to improve working conditions, the working environment and workplace relations. If the situation requires it, appropriate corrective measures are proposed by the internal ombudsmen, the aim of which is, among other things, to eliminate the very cause of the problematic situation.

This year, the Employee Ombudsman Office publishes its annual report, in which you can find information on its activities and the initiatives addressed in 2023. In order to protect the identity of employees who wish to report a suspected violation, the Group has a confidential complaint referral regime. The Director of Compliance is the owner and guarantor of the process and coordinates the investigation of more serious complaints. She is also responsible for the appointment of 3 internal ombudsmen and ombudswomen from among the employees. MONETA does not have collective agreements and there is no trade union. In 2023, there were no significant complaints indicating a serious breach of external or internal regulations.



Responsibility to Local Communities



Every year, we place great emphasis on supporting the communities where we operate, as well as engaging our employees in helping non-profit organizations. Philanthropic activities and volunteering are core areas of our civic responsibility.



CORPORATE PHILANTHROPY

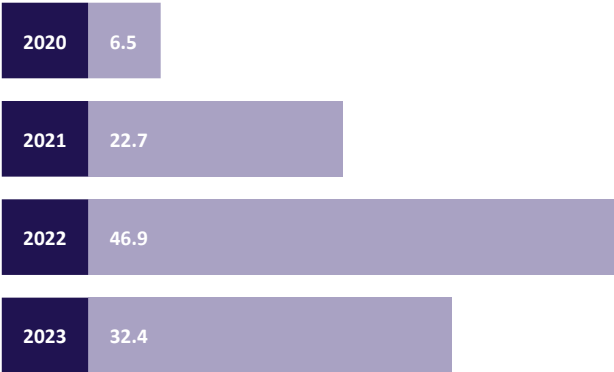
Grant Programme

Since 1996, the Group’s Grant Programme for support of those in need has focused on helping disadvantaged children and adults, assisting seniors, and promoting environmental protection. It is built on the engagement of all Group employees. Employees themselves suggest which organization they would like to support and which organizations MONETA should support. They naturally choose organizations that are close to their values, thus creating harmony between their personal values and the Group’s social responsibility and becoming their imaginary ambassadors. This approach both encourages a high level of employee engagement and has a visible impact on communities in need.

In 2023, the agenda of the Grant Programme was transferred to the administration of the Bank’s foundation MONETA Clementia. For the first time, two independent members, who are also members of the Foundation’s Board, sat on the grants committee in addition to bank employees. We received 213 applications for grant support from domestic non-profit organisations in 2023. Out of them, we eventually supported 74 non-profit organisations and their 75 projects with CZK 7.3 million (2019: CZK 1.9 million, 2020: CZK 2.8 million, 2021: CZK 5.7 million, 2022: CZK 5.7 million). The involvement of our employees who act as project ambassadors also remains very high: a total of 85 came to the Grant Committee meeting to personally defend the project of one of the applicant non-profit organizations.



Detailed information on the recommended procedure for grant applicants is available on the websites esg.moneta.cz and clementia.cz. More information is also available at grant@clementia.cz and grant.cz@moneta.cz.

Total allocated resources to the MONETA’s activities
(in CZK MM)



Overview of supported non-profit organisations in the MONETA Grant Programme in 2023:

Supported areas	Name of supported organization	Total donation in CZK	No. of supported projects
 <p>DISADVANTAGED CHILDREN</p>	<p>Zábavná věda z.s. Kostka Krásná Lípa, p.o. Mobilní hospic Ondrášek, o.p.s Ryzáček z.s. Achilleus z.s. Tosara, z.s. Sdružení SRAZ – Společně za radostí a zdravím, z.s. Sto skupin, z.s. Klubíčko Beroun, z.ú. Společnost pro ranou péči, pobočka Ostrava EDA cz, z.ú. CENTRUM HÁJEK z.ú. Klub nemocných cystickou fibrózou, z.s. Slezská diakonie – pobočka Brno Oblastní charita Kutná hora, Středisko Na Sioně</p>	<p>Společnost pro ranou péči, pobočka Brno Diecézní charita Brno/Oblastní Charita Břeclav Spolu spojit síly z.s. (Stella odlehčovací služba) Střední škola, základní škola a mateřská škola JISTOTA, o.p.s. THEIA – krizové centrum o.p.s. Nadační fond Loďka Centrum LOCIKA, z.ú. “AVALONE” Kreativní dílna a školka Nadační fond SPOLU NA DRAKA AISIS, z.ú. Asociace rodičů a přátel dětí nevidomých a slabozrakých v ČR Mateřská škola, základní škola a střední škola Daneta, s.r.o.</p>	<p>2,708,987</p> <p>28</p>
 <p>SENIORS</p>	<p>Centrum sociální pomoci Vodňany Nemocnice Milosrdných sester sv. Karla Boromejského v Praze Diakonie ČCE – středisko v Ostravě Charita Nový Hrozenkov Centrum Seňorina z.s. Nadační fond VRBA Sdílení o.p.s. Hospicová péče sv. Kleofáše, o.p.s. Ledax Vysoké Mýto o.p.s. Hospic sv. Zdislavy, o.p.s Oblastní charita Červený Kostelec Anděl Strážný, z.ú. Diecézní charita Brno Diecézní charita Brno/Oblastní Charita Břeclav Domov Magnolie</p>	<p>1,419,565</p>	<p>15</p>

Supported areas	Name of supported organization		Total donation in CZK	No. of supported projects
 DISADVANTAGED ADULTS	ALSA, z.s.	EDUCANTE z.s.	2,915,320	30
	Pestrá, o.p.s.	Charita Jeseník		
ALKA, o.p.s.	ADRA, o.p.s.			
Výcvikové canisterapeutické sdružení Hafík, z.s.	Azylový dům pro ženy a matky s dětmi o.p.s.			
PIAFA Vyškov, z.ú.	Pferda z.ú.			
Diakonie ČCE – Středisko křesťanské pomoci v Litoměřicích	ENDO Talks CZ, z.s.			
Sjednocená organizace nevidomých a slabozrakých ČR, z.s.	Cesta domů, z.ú.			
Domácí hospic Jordán, o.p.s.	Sdružení TULIPAN, z.s.			
Medica Třinec, z.ú.	Oblastní charita Chrudim			
Hospic sv. Jana N. Neumanna, o. p.s.	Diakonie ČCE-středisko Západní Čechy			
POHODA – společnost pro normální život lidí s postižením, z.ú.	Hospic sv. Štěpána, z.s.			
Pacientská organizace Veronica, z.ú.	Ledax o.p.s.			
Liga otevřených mužů, z.s.	Společnost pro podporu lidí s mentálním postižením ČR – z.s., pobočný spolek Třebíč			
proFem – centrum pro oběti domácího a sexuálního násilí, o.p.s.	TyfloCentrum			
Vzdělávací centrum TEREZA, z.ú.	Slezská diakonie			
	Diakonie Apoštolské církve			
 NATURE PROTECTION		300,000		
Total			7,343,872	74



Social and Matching Fund

We support fundraising activities of our employees, and we also support our employees who found themselves in a difficult life situation primarily through the Group's Social and Matching Fund, which was transferred under the MONETA Clementia Foundation in 2023.

MONETA's Social Fund is used to support employees who find themselves in a difficult life situation. Employees themselves initiate support for their colleagues in need by submitting an application based on which employees in need can receive a one-off financial donation. In 2023, 5 employees were supported in this way with a total of CZK 455,000. The most common reasons for support were serious illness or death of a family member.

The Matching Fund offers further support for the fundraising activities of Group employees. The amount raised among employees can be up to doubled by the MONETA Clementia Foundation. The support from this Matching Fund is intended for non-profit organizations for which employees organize a charity collection during the year and also specifically for doubling the social contribution to employees who are supported by the Social Fund (see above). In 2023, we were able to support and double all social fund contributions in this way, and we also doubled the amount raised by employees for the family of a suddenly deceased colleague, the money collected during the Handy cycle marathon for the colleague with a severely ill son, the proceeds from the year-round charity baking for Pomocné tlapky organization as well as from the Easter charity fair for 9 non-profit organisations in the total amount of CZK 802,147.

OTHER PHILANTHROPIC ACTIVITIES AND SIGNIFICANT PARTNERSHIPS

Foundation for the Development of Civic Society and Help the Children collection

Since 2017, MONETA has been a partner of the charity collection Help the Children, organized by the Foundation for the Development of Civic Society (NROS). From 2020 onwards, as the main banking partner of the collection, we have committed to provide financial support in the amount of CZK 1,000,000 per year for the next three years. In addition, for the past six years we have been providing this collection with a free bank account where the general public can send their financial donations. In 2023, our clients also sent CZK 44,015 to the account of this collection via our Smart Banka application.

In addition to the above, we also provide the organizers of the collection with the opportunity to deposit the cash collected in the streets of Czech cities during the so-called Feather Week¹⁷ free of charge. We also provide the collection with free use of payment terminal for its fundraising activities.



MON HELP

The aim of the MON HELP project is to offer a helping hand to disadvantaged children and to give them better access to education and self-development; for the elderly and other disadvantaged people we want to provide easier access to outreach health and social care. Therefore, we have decided to donate IT equipment, furniture, as well as cars that we no longer use to people in need through the non-profit organizations SOS Dětské vesničky, Fórum mobilních hospiců and Diakonie Českobratrské církve evangelické. Most of these

assets are donated directly to socially vulnerable families, while some other discarded assets (especially in the case of cars) are donated to mobile hospices to help them provide their outreach health and social services.

In 2023, we donated 315 pieces of office furniture and 140 desktop computers and laptops worth a total of CZK 3.67 million in four rounds to hospices caring for terminally ill patients, the elderly, disadvantaged adults and children from excluded communities and socially vulnerable families. Thanks to our IT equipment, the non-profit organizations were able to provide their services in the field and in hard-to-reach places. Meanwhile, the donated office furniture allowed them to equip new workplaces, thus extending both reach and range of their services.

The Václav Havel Library

In 2023, we again supported the Václav Havel Library (VHL), a non-profit organisation that preserves the legacy of the first post-revolutionary president of the Czech Republic Václav Havel and we made a financial donation of CZK 1,000,000 to support their activities. As in the case of NROS, we also provide the Václav Havel Library with a free account. MONETA's Prague and Ostrava headquarters are home to the Václav Havel in-house libraries, where employees have access to books written by Václav Havel. Our cooperation with VHL is also reflected in regular invitations for cultural events organized by the Library that the employees may read about on the intranet.

Post Bellum and Memory of the Nation

The Post Bellum organisation has been a strategic partner of the MONETA Group since 2020. The "Memory of the Nation" project, which produces the long-running documentary series "Stories of the 20th Century", has become the main area of our cooperation and support. In 2023, we financially supported this project with CZK 500,000.

¹⁷Source: <https://www.klubpratelkurete.cz/perickovy-tyden/>

Institute of Independent Journalism and Reporter – Foundation for the Support and Development of Independent Journalism

We believe that strengthening professional journalism, independent media, investigative reporting and media pluralism, as well as facilitating citizens' access to quality, credible and diverse sources of information and building public trust, contribute to the protection of democracy. That is why, for the fourth year in a row, we have been financially supporting independent media, led by the monthly Reporter and its foundation, to support and develop independent journalism.

Journey to a Dream

We also continued our cooperation and support of the organization Cesta za snem (Journey to a Dream). Its aim is to motivate disabled people to lead an active and fulfilling life and to raise awareness of this issue in society. During 2023, our representative teams, consisting of employees and disabled athletes, were actively involved in various sports charity events of this organization. These included, among others, the traditional 7 Brave Men event, MONETA Czech Tour and the Handy Cycle Marathon. During the marathon, MONETA team cyclists covered a total of 2,222 km in less than 111 hours. Each of the teams competing in the Handy Cycle Marathon must have at least one disabled member and also have a disabled patron. The team's patron in 2023 was Teodor Polívka, a one-year-old boy suffering from a rare illness called myotubular myelopathy, which causes weakness of all muscles in the body, including the lungs. A total of CZK 199,521 was raised for him, of which CZK 112,502 was donated by MONETA employees alone. The Bank further doubled this amount through the Matching Fund.

MONETA Czech Tour is a project where the MONETA Group is the titular partner. In this project, employees of companies, universities and municipalities across the Czech Republic try their hand at riding bikes for the handicapped, called handbikes. 75% of the entry fee of all companies and other participants in the project is used to support the elderly, specifically for the purchase of exercise and rehabilitation equipment for the elderly in nursing homes and homes for the elderly. The funding contributed by each specific donor company goes exclusively to the above-mentioned institutions in the regions where the companies are located. MONETA Czech Tour in cooperation with Cesta za snem are successful in spreading awareness of the importance of an active sporting life at all ages and health conditions, and moreover, significantly enhancing the support of local communities.

Help with Smart Banka

We also enable active philanthropy for our clients through the "Help with Smart Banka" functionality in our Smart Banka mobile banking app. Clients can find this functionality in the main menu of the app since 2019 and can use it to send a financial donation to one of the nine non-profit organisations offered in the app on an ad hoc or regular basis. These have been selected in an internal vote by the Bank's own employees or are long-term partners of MONETA. One of the organisations was also nominated for the app by our clients based on their votes on social media. In 2023, the functionality made it possible to support organisations that focus, for example, on spreading democratic values, helping young people struggling to find their identity, terminally ill patients, environmental protection or victims of military conflicts. In 2023, our clients donated CZK 616,153 to charitable causes in this way.

We donated a total of CZK 32.44 million to support local communities and philanthropic activities in 2023, which was 0.6% of our net profit for the same period. In the coming years, we intend to steadily increase the proportion of our spending on philanthropic activities relative to our annual profit: our commitment under our ESG Strategy is for this proportion to exceed 1.5% of our net profit per year in 2025.



CORPORATE VOLUNTEERING

Our PÁCHÁME DOBRO (We commit good) – MONETA Volunteers programme allows each employee to dedicate two fully paid working days a year to volunteer for a non-profit organization of their choice.

As part of their working hours and under the auspices of the above-mentioned volunteer programme, our employees donated a total of 4,560 volunteer hours (570 volunteer days) in 2023 and supported 36 non-profit organisations. A total of 729 volunteers were involved in 111 volunteer events. These took place, for example, in Palata Home for the Visually Impaired, Krkonoše National Park, Magnolie Home and the Hospital of the Sisters of Charity of St. Charles Borromeo in Prague.

Bankers to Schools and Understanding Money Projects

Our employees have traditionally been involved in the educational programme Bankers to Schools¹⁸ organised by the Czech Banking Association. During 2023, 14 MONETA Group bankers visited a total of 17 primary and secondary schools: our bankers helped pupils and students to understand basic financial issues and warned them about possible threats in the online environment related to cyber security.

This year, we also again supported financial literacy in Czech primary schools as part of our joint project with AISIS non-profit organization called Understanding Money, which newly included further 25 schools, which have joined other partner schools where financial literacy is taught throughout the school year according to the comprehensive and structured „Understanding Money“ methodology. The educational methodology is aligned with the Financial Literacy Standards for Primary Schools and the programme itself includes project days throughout the school year. These are held directly in individual schools with the participation of representatives of the partner non-profit organisation AISIS¹⁹, and MONETA Group bankers also participate as expert volunteers. The programme also includes the Understanding Money summer school, which was held at the end of August again in 2023.

¹⁸Source: <https://www.bankeridoskol.cz>

¹⁹Source: <https://www.aisis.cz/>

During the summer school, a total of 34 teachers from the pilot schools gained a basic insight into this year's financial literacy curriculum. Teachers also learned basic cybersecurity rules and skills from Bank representatives. They will be able to continue to use these skills in the classroom throughout the school year.

Charity baking and other charitable activities

Another activity through which our employees contributed to charity in 2023 was a charity bake sale. As part of this initiative, individual teams of our employees at our Prague and Ostrava headquarters bake savoury and sweet pastries, which they then sell to their colleagues on a monthly basis: the proceeds from the bake sale are then donated to a selected non-profit organization. In 2023, this organization was Pomocné tlapy, which trains assistance dogs. Several charity bake sale dates were also dedicated to the MONETA Clementia Foundation and in one special case also to a fundraiser in favour of the family of our recently deceased colleague. In total, CZK 603,406 was raised during 20 bake sale events.

This year we also supported non-profit organizations materially, through a clothing collection for the Clothing Bank. In total, we collected almost 120 kg of clothes. In November, the employees of the Ostrava Contact Centre organized an Advent food collection for the “Halfway House”. This shelter provides temporary housing for young adults aged 18 to 26 who do not have a proper family background and need support in their situation.

In 2023, as every year, we organized the traditional Easter and Christmas Fair. By purchasing small handmade products and gifts from the workshops of partner non-profit organizations, our employees could, as always, contribute financially to the activities of these institutions. The proceeds from the sale of Christmas and Easter items, as in the previous years, were doubled by MONETA from its Matching Fund. In total, the organizations received CZK 237,990. MONETA supported organisations selling their goods at the Christmas Fair through MONETA Clementia Foundation, which also doubled the proceeds from the sale of items purchased by our employees.

As mentioned above, the patron of this year's Handy Cycle Marathon was Teodor Polívka, who suffers from a rare disease causing general muscle weakness. A fundraiser was also held in his favour, to which our employees contributed CZK 112,502.

In total, CZK 834,606 was raised across all charitable employee activities in 2023 (without matching).

MONETA RUN and MONETA BIKE

MONETA supports its employees in an active healthy lifestyle also through the internal MONETA RUN and MONETA BIKE challenges. Every employee is entitled to reimbursement of entry fees for selected running and cycling races across the Czech Republic, up to CZK 500 per year. In 2023, a total of 49 of our employees took part in this challenge. Among the races supported in this way are, for example, the Run Czech, Night Run, Bank Relay or Běhej lesy series, cycling series such as Kolo pro život or Drásal marathon. In addition to the classic running series, our employees also participate in charity runs such as Běh pro Světlušku²⁰, Avon run²¹ or the FUN&RUN against homophobia, transphobia, biphobia and stigmatization of HIV-positive people.



²⁰Supports people with visual impairment.

²¹Run as part of the “NN Night Run” series in support of women with breast cancer.

Responsibility to Employees



As at 31 December 2023, the MONETA Group employed 2,684 employees (physical number), including employees working based on agreement²². The restated number of employees reached 2,482 as at the same date²³.

Distribution of employees by region and gender

	Women	Men	Total
Prague Headquarters	356	452	808
Ostrava Headquarters	413	143	556
Region Moravia	214	86	300
Region North	217	73	290
Region East	179	72	251
Region South	309	170	479
Total	1,688	996	2,684

²²Agreements on work performed outside the employment relationship, in particular agreements to complete a job and agreements for the performance of work pursuant to Sections 74-77 of the Labour Code..

²³The restated number of employees is determined on the basis of the figures reported to the Czech Statistical Office (CSO) in accordance with Section 15 of Act No. 518/2004 Coll. set on the last day of the year.

Distribution of employees by gender and type of employment agreement

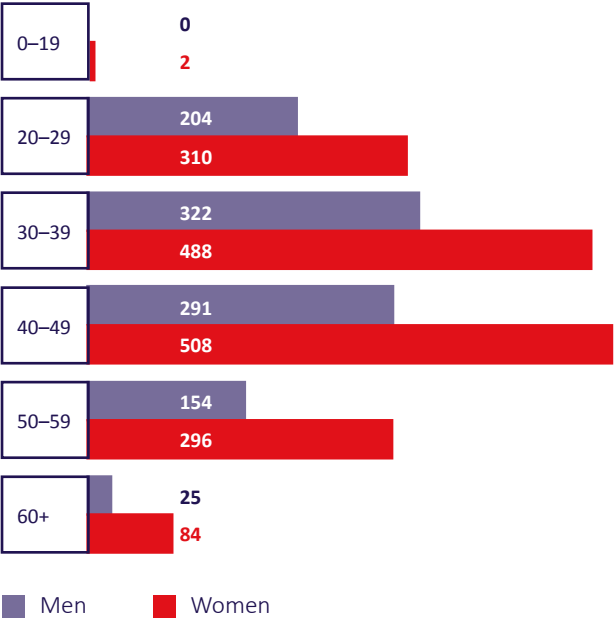
	Women	Men	Total
Full-time employees	1,326	941	2,267
Part-time employees	275	29	304
Agreements to complete a job	34	13	47
Agreements to perform work	52	5	57
Service agreements	1	8	9
Total	1,688	996	2,684

Distribution of employees by types of job roles

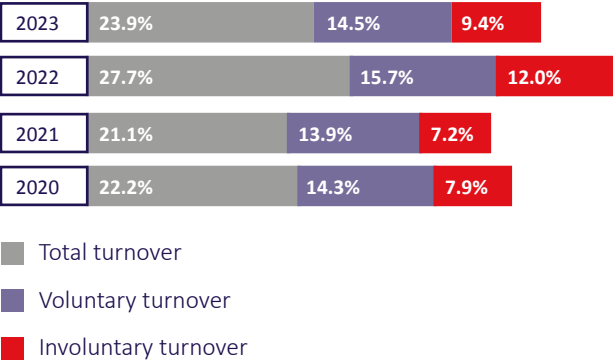
	Women	Men	Total
Branch network	1,058	410	1,468
Enabling functions	529	466	995
Control functions	97	108	205
Management	4	12	16
Total	1,688	996	2,684



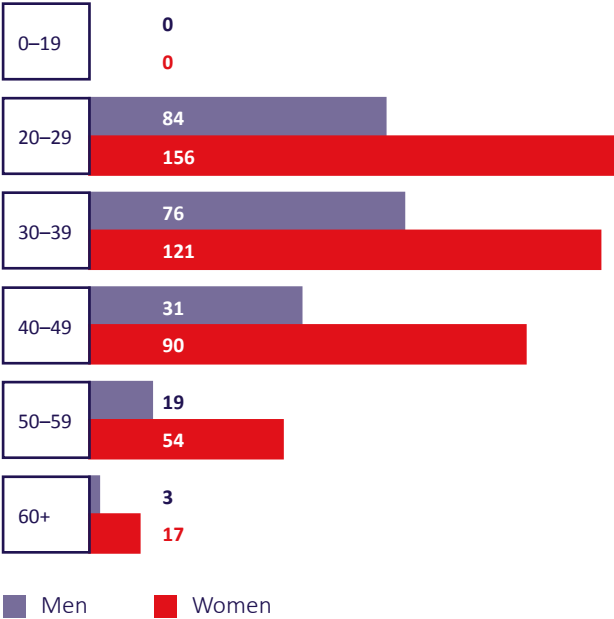
Distribution of employees by gender and age
(as at 31 December 2023)



Employee turnover (as at 31 December 2023)



Leavers based on gender and age
(during the year 2023)



DIVERSE AND INCLUSIVE WORKING ENVIRONMENT

We are convinced that ensuring a suitable working environment and conditions for our employees is reflected in their business success and, logically, in the prosperity of the Group as a whole. Diversity and individuality contribute to our company culture and innovative working environment.

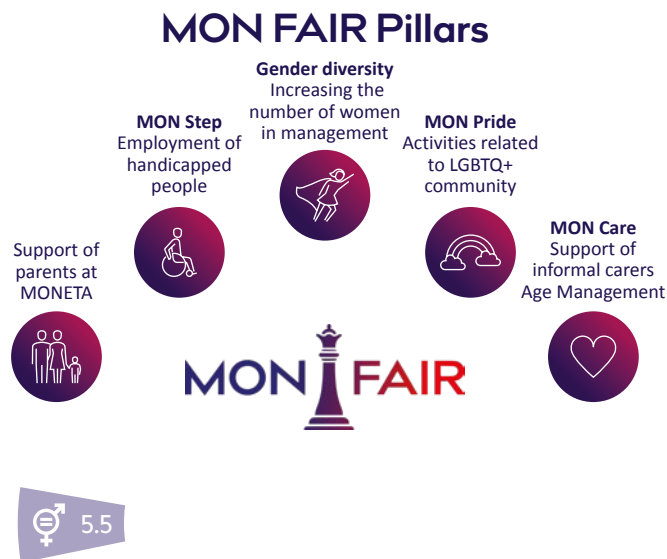
Promoting diversity and inclusion is one of our core values. Therefore, the Management Board created the MON FAIR Committee in May 2020, an advisory body to the Bank's Management Board, whose main mission is to promote diversity, equity and inclusion among employees. This employee platform, among else, oversees gender pay equity and is committed to changes that lead to the elimination and prevention of inequalities, while strictly respecting the differences of our colleagues, and supports work-life balance of our employees in different life situations. MON FAIR's goal is constructive dialogue between employees and top management and the Supervisory Board. Measures and changes adopted on the basis of MON FAIR proposals contribute to increased employee satisfaction.

We financially support parents returning back to work.

Back in 2020, MONETA adopted a Diversity and Inclusion Policy, joined the Diversity Charter and reaffirmed its long-term commitment to promoting equal access and supporting the uniqueness of its employees. One of the outcomes of the MON FAIR platform in 2022 was the updated Diversity, Equity and Inclusion Policy²⁴ describing the principles applied by the MONETA Group in its daily business.

²⁴Source: <https://esg.moneta.cz/documents/19688341/19803994/mmb-diversity-equity-and-inclusion-policy-2022.pdf>

To achieve the key ESG objectives, MON FAIR has set out five pillars:



Gender diversity

The first pillar is gender diversity, to which the MONETA Group management pays particular attention. The aim is to increase the number of women in management and eliminate the gender pay gap. In order to achieve higher proportion of women in management, we have continued for the third year with our conceptual development programme for women in managerial positions, to whom we provide targeted support and development. The most visible change in diversity and female representation ratio already occurred in 2021 in the Group's senior management team. Ms. Klára Starková was elected to the Management Board of MONETA Money Bank as Chief Operating Officer, strengthening the Group from 1 June 2021. This was the first time that a woman had ever been a member of the Management Board. On 25 April 2023, the representation of women in Bank's executive bodies increased Ms. Kateřina Jirásková was elected as a new member of the Supervisory Board by the General

Meeting. She thus joined the other female members, who were elected by the employees in 2021– Ms. Klára Escobar, Ms. Zuzana Filipová and Ms. Jana Výboštoková.

Following this latest election change, women now make up 44% of the Bank's Supervisory Board. Women in executive positions at the MONETA Group are complemented by Ms. Zuzana Prokopcová as member of the Audit Committee. In total, 40% of the MONETA Group's executive positions are held by women. By this proportion, we have reached the target of having 35% representation of women, which we had set up in our Sustainability Strategy to meet by the end of 2023.

However, this is not the end of women's representation in the leadership. Of the 10 advisory committees established by MONETA's Management Board, three are led by women: the Compensation Committee, the Compliance and Anti-Fraud Committee and the aforementioned MON FAIR Committee.

In 2023, MONETA was once again included in the Bloomberg Gender-Equality Index, based on the data as of December 2022. MONETA was listed in this index as the first Czech company as early as 2019 and has been continuously decreasing the difference between male and female remuneration measured by the pay gap indicator. Pay gap in 2023 was just 0.88%, 85bp below the number reported in 2022. This is proof that we are constantly reducing the differences in remuneration, targeting to achieve 0% pay gap, latest in 2026. MONETA applied in the index also in 2024. The results will be announced at the end of the first quarter.



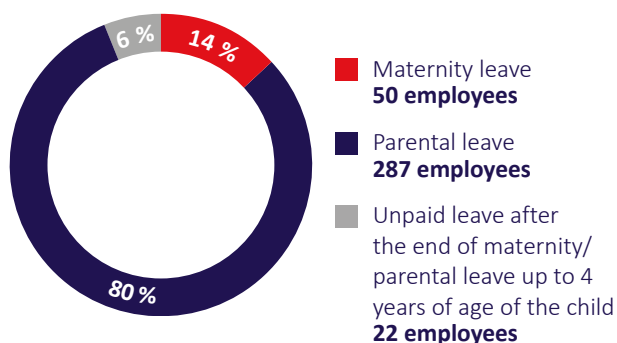
Support of parents at MONETA

The second pillar of the MON FAIR Committee is support of parents returning to work. Since January 2021, we have been providing support in form of graduated financial

contribution for parents returning to work from maternity or parental leave. For parents of children up to the age of three, the benefit is used to partially cover the costs of childcare; for children aged three to six, our employees can use this benefit to cover, for example, the costs of a pre-school of their choice. The financial contribution is adjusted based on the age of the child (the lower the age of the child upon the parent's return to work, the higher the contribution), ranging from CZK 10,000 to CZK 60,000 per year. In 2023, 145 employees received this contribution.

In addition to the financial contribution, in March 2023, the Bank's Management Board approved a proposal from MON FAIR Committee to create a children's group at the Prague headquarters. The base was an almost unused multifunctional room, which was renovated within a few months to meet hygiene and fire protection requirements. The children's group was officially opened on 7 November and by the end of the year, 12 children were attending. The group is run by a third party in the Prague headquarters premises, which also provides all related services. The children are provided with a full-day programme including outdoor walks. In order to be able to offer the same services to employees across the Czech Republic, we have started cooperation with the Elánek children's group first in Ostrava and plan to extend this cooperation to other locations.

Number of employees on maternity/parental leave (as at 31 December 2023)



Our basic aim is to create the conditions for parents (primarily mothers) to return to the workplace, thus enabling them to reconcile work and personal life. When going on maternity leave (which according to Czech law lasts at least 28 weeks), as well as parental leave (up to 3 years of age of the child), parents among our colleagues can join the "Parents in MONETA" community so that they can stay in touch with their working environment even while caring for small children. The success of this effort is documented by the fact that up to 92% of parents (0 men/46 women) returning from maternity or parental leave successfully return to work at the Bank and remain in their position for at least 1 year. In 2023, we have increased the number of part-time positions to 11% of all employment relationships, with the majority of part-time positions held by parents of children under 10 years of age, offering them flexibility and the opportunity to balance family and work responsibilities.



MON Step – Supporting the employment of disabled people

In the area of inclusion, the third pillar, our next project is the promotion of employment of disabled employees under the name MON Step. This project started in October 2021 and aims to increase the proportion of disabled employees from 1% at the end of 2021 to over 3.5% by the end of 2025. At the end of 2023, we employed 1.36%. We worked with two reputable non-profit organizations on this project- Etincelle Social Enterprise Group and Kolibřík (Hummingbird) Social Franchise. For all those involved in the recruitment and adaptation of disabled applicants

and employees, we organised seminars with the above-mentioned non-profit organisations during the year, focusing on the needs of these candidates/employees, but also on their form of adaptation.



MON Pride – Removing inequalities in relation to LGBTQ+ employees

Another pillar of the diversity and inclusion programme is MON Pride, which focuses on eliminating inequalities in relation to LGBTQ+ employees. A major step in this area was the decision by the Bank's management that from March 2021 all MONETA Group employees would be entitled to statutory leave for marriage or civil partnership regardless of their sexual orientation. The Group decided to level the playing field for its LGBTQ+ employees, which they are not otherwise entitled to under Czech legislation. The provision of statutory leave for so-called important personal obstacles at work is governed by the Labour Code and a subsequent government regulation. On the basis of the latter, employees are entitled to leave in cases such as their own wedding, the death of a spouse, partner or child, the organisation of a funeral, or accompanying a family member to a medical facility. However, the law does not cover cases where members of a household are living in a registered partnership. For these diversity and inclusion activities, we were awarded LGBTQ+ Friendly Employer of the Year in June 2021 in the category of Biggest Leap of the Year. MONETA Money Bank CEO and Chairman of the Board Tomáš Spurný was also awarded the Pride Business Forum's Christian Schwenke Chairman's Award for his personal contribution to the LGBTQ+ community in the financial sector.²⁵

²⁵Source: <https://www.moneta.cz/documents/3370787/16798771/mmb-press-release-pride-hero.pdf>

Under MON Pride, we raise awareness through the Bank on how to deal with LGBTQ+ colleagues and clients in a way that neither party is harmed. We want to give our staff and clients the opportunity to express their identity if they wish.



In February 2023, the Pride Business Forum Foundation was established to support diversity of LGBTQ+ employees in the workplace. The founder of this foundation, Tomáš Spurný, Chief Executive Officer of MONETA Money Bank, became the general partner of the foundation. It is the first foundation focusing on LGBTQ+ inclusion in the Czech Republic. The official launch of the foundation at the US Embassy in Prague took place on the International Day Against Homophobia, Transphobia and Biphobia on 17 May.

We became the founder and general partner of the first foundation focusing on LGBTQ+ inclusion in the Czech Republic.

As in previous years, we published posts in support of LGBTQ+ on social media and raised the Pride flag on the Prague headquarters building during the Prague Pride Week. We also participated as ERG (Employee Resource Group) in the Prague Pride march under the MONETA flag.

For all activities related to the support of LGBTQ+ employees we received a certificate – Active Engagement Recognition from Pride Business Forum.



MON Care – Intergenerational dialogue and support to our employees providing informal care

The last pillar is MON Care, which aims to foster intergenerational dialogue and support our informally caring employees. We place an emphasis on age management, in which we connect our junior colleagues (trainees) and employees of a higher working age in the framework of so-called reverse mentoring. In the area of diversity, we also see the importance of employing people over the age of 55, who are at a considerable disadvantage on the labour market. Informal carers are another target group for whom we offer the opportunity to benefit from social and legal counselling as well as psychotherapeutic support.

Since May 2023, we've given these employees who are caring for their family members a higher level of remote working options, and we've also increased their days off by up to five days per calendar year. We introduced these changes to improve work-life balance and make it easier to combine caring for their loved ones with their work commitments.

OPEN AND TRANSPARENT COMMUNICATION WITH EMPLOYEES BUILT ON FEEDBACK

MONETA Conferences

Throughout 2023, all employees were able to attend all-company conferences, which are held regularly on the occasion of the publication of the Group's quarterly financial results. At the conferences, Bank's senior management headed by the CEO present the current financial results and further strategic direction of the Bank to the employees, while selected members of the management team present the achievements and visions in their respective areas. The conferences are held at the main conference hall of the Prague headquarters and are streamed online across the entire branch network in the country, including the head offices, and a video recording is made of the event for later reference. The opportunity to participate in the conference is very much appreciated: approximately one third of all Group employees take advantage of this opportunity in real time; those who are unable to follow the live stream at the time of the event for work reasons then use the video recording to learn about the latest news and new strategic objectives at a later date.

MONQuest – employee survey

In 2023, we resumed our regular anonymous employee surveys at MONETA, which we collect on a quarterly basis. We chose LutherOne, a user-friendly, digital platform, to deliver the surveys, which allows us to work with the survey results in real time. In the first round, which took place in May 2023, participation was nearly 88%, as was in the second round, which took place in September. We will launch the next round in January 2024. The survey consists of 16 questions and the option to insert a free comment. Our employees are happy to take advantage of this option: and in the first round they wrote 301 comments, rising to 649 in the second round. These comments are extremely valuable to us as they complement the scoring of the individual indices tracked by the survey. In order to be able

to compare our results with the relevant industry, we chose a survey format focused on the financial market. One of the areas we track is the eNPS (Employee Net Promoter Score): while in the first round the score in this context was +7, in the second round rose to +12.

Detailed results of both rounds were presented to the top management. From each round, the areas that were actively addressed by management were selected and actions were proposed to improve employee satisfaction. The company-wide results were also presented to all employees, who can access them on the LutherOne online platform.



FAIR EMPLOYEE REMUNERATION

Our goal is to be an attractive and responsible employer. We believe in equal opportunities, fair working conditions and dialogue with employees. Efficient use of time is promoted by working from home through our Remote Working option, which allows employees to work from home occasionally,

depending on the nature of the job. The design of a fair, understandable and adequate remuneration package is one of MONETA’s top priorities. The remuneration policy is set up to create sustainable value for shareholders while attracting, rewarding and retaining the best employees. We comply with all legal and regulatory requirements. The remuneration system is based on a proven process of paying rewards based on individual performance against set targets.

During 2023, the MONETA Group management again reacted to the negative inflationary trend and increased the salaries of 1,618 colleagues. The average increase was 10.3%. In remuneration, we consider both long-term results and short-term challenges, paying attention to the internal balance of remuneration settings while monitoring the market (external pay equity) to ensure that remuneration is comparable to the labour market. We use Korn Ferry’s independent methodology to track market trends in compensation as objectively as possible.

The difference between the total average salary of men and women in 2023 was only 0.88%. We aim for a zero Gender Pay Gap by 2026.

We have made equal pay for women and men for comparable work one of our priorities in managing our remuneration system. Since 2020, MONETA has been the only Czech company included in Bloomberg Gender-Equality Index. Based on data from 2023, Gender Pay Gap – the difference between the total average pay of men and women in comparable positions – was identified at only 0.88% to the disadvantage of women, which is a better

result than in the previous years (1.73% in 2022, 1.98% in 2021, 2.79% in 2020 and 5.19% in 2019). MONETA’s goal is for the Gender Pay Gap to be 0% in 2026.

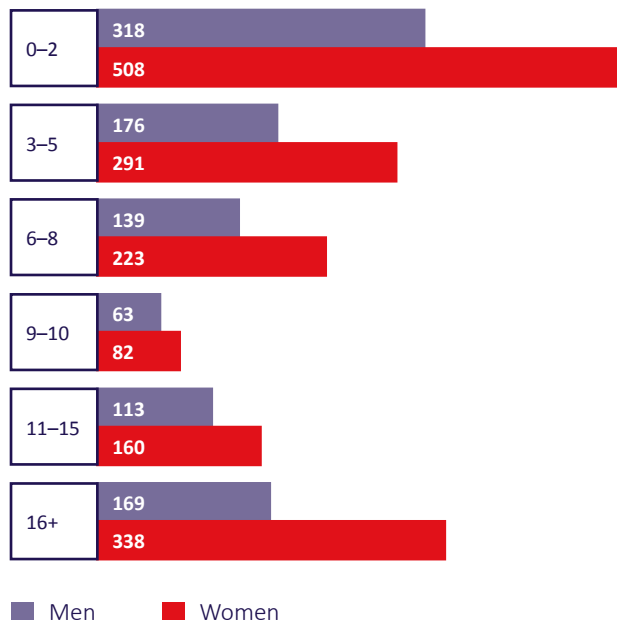
MONETA Group also respects the diversity of its employees in the area of remuneration, which is why it has been offering its employees a flexible benefits system for several years, in the form of a “cafeteria”. It allows each employee to choose the benefits that suit best their individual needs. For the sake of simplicity, the benefit offer has been simplified in 2023 and offers employees either long-term security in the form of a tax-advantaged supplementary pension or life insurance or financial contributions, specifically a meal allowance (in the form of a “meal voucher budget”) and a benefit allowance, or a combination thereof.

In addition to rewards linked to the achievement of goals related to the respective job, the remuneration system is thus appropriately supplemented with elements that support our long-term interests, goals and values. We also value the loyalty of our employees, who receive a financial reward every 5 years when they reach their work anniversary.

Average number of years our employees work at MONETA

Women	8.8
Men	8.3
Total	8.6

Distribution of employees by the length of their employment in years (as at 31 December 2023)



The total number of employees for the purposes of this breakdown includes all permanent and temporary employees who are in an employment, service or membership relationship (where membership also includes an employment relationship) with the employer.

We will pay a referral bonus to employees who recommend a suitable candidate for an open position who then successfully passes the trial period. In the context of promoting inclusion, we pay all our employees with a recognized disability an exceptional allowance once a year to cover increased living costs. All these bonuses are paid as part of the salary.

HEALTH AND SAFETY IN THE WORKING ENVIRONMENT

In the area of occupational health and safety, we carry out inspections at all sites in the head office and branch network through a professional service provider, with the aim of creating and maintaining a safe working environment for all employees, suppliers and clients. In addition, we carry out regular occupational health and aftercare inspections at all sites through a professional services provider, in particular ensuring the health and safety of employees at work, inspecting workplaces for hygiene and the provision of health care. All employees and managers receive initial and periodic training in occupational safety and fire protection and training for drivers of company vehicles. Employees have the opportunity to take e-learning or face-to-face courses in first aid, prevention and conflict resolution in the workplace.

The company publishes an annual report on the status and development of occupational safety and fire protection, which includes data on risk prevention, employee training, inspection activities and occupational accidents.²⁶

Sick rate



Support in sickness, injury and difficult life situation

In 2023, we paid out a total of CZK 455,000 from the Social Fund to our employees in a difficult life situation. Further information on this topic is provided in the chapter on the Matching and Social Fund.

We also offer all our employees four “Free Days”, which they can use in the event of short-term illness or other need for time off. Bankers in our branch network may use the “Time Off”, which is used to take short-term absence from the workplace in a matter of hours. Bankers can use this employer-paid short personal leave to take care of, for example, official business.

To increase flexibility, MONETA Group has extended remote working options for positions where the nature of the work allows it, starting in November 2023. Employees can now work up to 12 shifts per calendar month in this mode if operational conditions allow. For other positions, remote work can be performed up to 4 shifts per month.

Paid leave and flexible workplace

Type of leave	Entitlement	Eligibility
Vacation	25 days per year	All employees working under employment contract
Free days	4 days per year	All employees working under employment contract
Free days	5 days per year	Informal carers – beyond the Free days allowance for all employees
Time off	32 hours per year	Branch network
Certification leave	5 days per year	Mandatorily certified employees

²⁶Source: <https://esg.moneta.cz/documents/19688341/19803994/mmb-vyrocní-zpráva-bozp-2022.pdf>

EMPLOYEE TRAINING & DEVELOPMENT

Employee training was one of the aspects that the MONETA Group emphasized in 2023, again with the aim of long-term sustainability in ensuring the enhancement of expertise in both managerial and expert roles. Development activities were focused on attitudinal and skill qualities with regard to the knowledge requirements of specific job roles.

Distribution of employees by education (as at 31 December 2023)

Basic school (0.01%)



Secondary vocational education with an apprenticeship certificate (0.4%)



Secondary (59.6%)



University (39.9%)



■ Men ■ Women

Development of average training hours per person

	Full-time employees	Part-time employees	Suppliers
2021	33*	18*	2
2022	36*	26*	3
2023	36*	27*	3

*Average number of hours including mandatory certifications

Development of training hours by employee groups (per employee)

Category	2021	2022	2023
Front-end	50	55	55
Enabling functions	10	10	9
Control functions	11	9	10.5
Management	17	17	17

All our employees are trained annually on compliance with policies and processes, particularly on regulatory issues. These topics are covered in a series of e-learning courses which, by their very nature, ensure high quality education in the area and the subsequent evidentiality of the training in the event of an inspection by the Czech National Bank. These include in particular compliance, regulation, money laundering prevention rules, improper payments and responsible banking practices, personal data protection, conflict of interest prevention, the Code of Ethics, quality standards, dress-code and, of course, prevention and security areas such as occupational health and safety and fire protection, driver training, information security, business continuity programme as part of regular periodic training, etc.

Professional certifications

By the nature of the job, mandatory certifications were also a matter of course, both for consumer credit (MCD – Mortgage Credit Directive), capital market (MiFID – Markets in Financial Instruments Directive) and insurance (IDD- Insurance Distribution Directive), as well as other retail certifications

such as supplementary pension savings (DPS) or a course on the recognition of payments suspected of being counterfeit or altered (Czech National Bank Counterfeits), and last but not least product training for the sale of banking products, focusing for example on savings and credit products, insurance and cash handling. In preparation for these exams, employees can take up to five days a year of certification leave.

Hard skills training

Within the framework of hard-skills training, we tailor the form and content to the respective employee groups. In 2023, this included professional trainings for auditors, a seminar on annual tax settlements and other new developments in accounting and tax, dealing with insolvency proceedings, ESG, ChatGPT and artificial intelligence, claim satisfaction, cybersecurity training, Data Science training and many others. The requirements for these trainings are defined by the managers of the respective teams, taking into account the development needs of the employees and their further professional growth.

Soft skills training

Soft skills have been conceptually developed through an offer reflecting the latest market trends in terms of topics, but a prerequisite is also a close connection to our internal working environment. The training sessions take place in an efficient form of so-called large-scale online lectures with external speakers. The main benefit of this format is that employees from all locations can participate in them – both from the headquarters in Prague and Ostrava and the branch network. Another advantage is the concentration of the content of a given topic into two hours, during which our employees have the opportunity to ask questions of the speakers. The form of workshops and training sessions was used in 2023, especially in the case of the need for greater interaction and in the case of a homogeneous group of participants, e.g. mentoring supervision, crisis intervention. Last but not least, in 2023 MONETA again participated in the inter- company mentoring platform Together 2 Grow (T2G), which involved 11 pairs (always a mentee and a mentor).²⁷

²⁷Source: <https://www.t2grow.cz/>

Career planning

One of the key elements in the development of our employees in 2023 was the linking of development to the process of performance management and career planning. In addition to the standard performance assessment, space was also given to career discussion and the development of leadership competencies during the performance assessment interview. In particular, the focus was on key positions, which were defined based on the degree of influence on business direction and their criticality. Succession plan was defined for these positions.

To increase the level of digital skills and knowledge, we have created a virtual educational space where employees can continuously find educational videos, articles, links, competitions and many other development activities that are directly designed to develop digital literacy and current trends.

We also fulfilled our goal of focusing on gender diversity by continuing our conceptual development program for women in management positions in 2023, whose ambassadors are members of MONETA Management Board's advisory body on diversity and inclusion, the MON FAIR Committee. This programme is focused on the development and career growth of women. Its aim is to increase the number of women in managerial roles and to support existing female managers in their further career growth. The nominations were based on the results of an annual evaluation, in which not only performance but also attitude and proactivity are important metrics. The programme also included top-ranked women who, although currently in an expert role with no direct reports, were actively preparing to take on managerial role. The first year was launched in May 2021, when 111 female employees across the MONETA Group participated in the programme. In 2022, further 48 women were added following their nomination as part of the annual evaluation process. In the third year, 2023, 106 women participated in the programme.

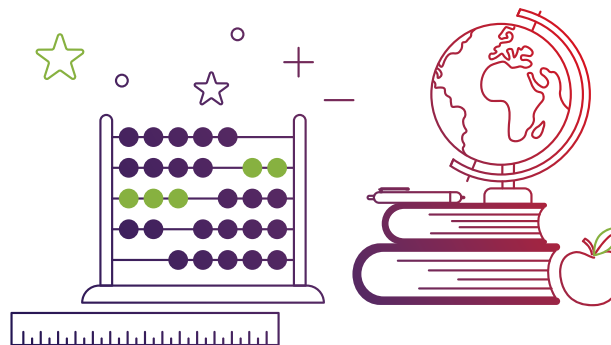
The project was implemented in the form of large-scale online lectures so as to involve female participants from all over the country. The presenters were top executives and coaches from all areas of the Czech business. The participants of the programme had unique opportunity to acquire and learn the above-mentioned skills from the best. In addition, this year's project was expanded to include supervision meetings and individual coaching. Over the course of the year, 81 out of 106 participants received pay increase and 11 out of 106 participants were promoted.



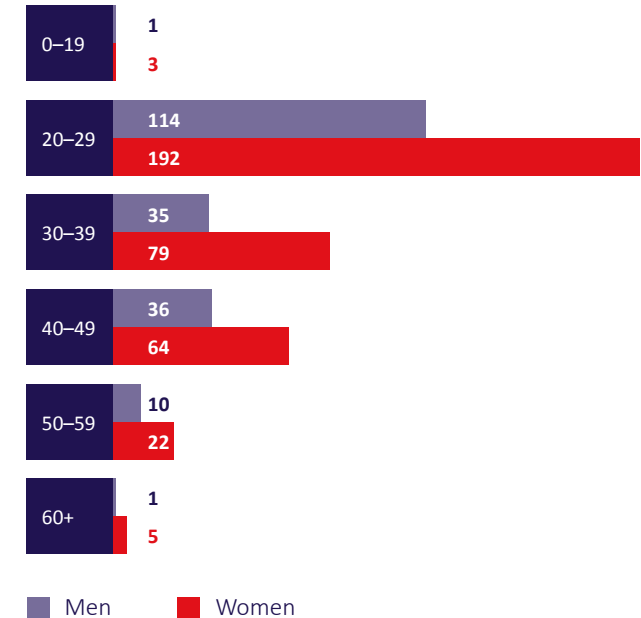
TALENT SEARCH & ACQUISITION

We pride ourselves on equal treatment of all employees and candidates. The selection and recruitment of new employees or internal candidates is governed by firmly defined principles derived from the Code of Ethics. During the recruitment process, only parameters that are directly related to the experience, skills and motivation of candidates are evaluated. When selecting employees, we strictly follow the applicable legal regulations (e.g. Labour Code, GDPR). Every year, we train managers in principles and rules for professional interviewing of candidates.

In 2023, total of 562 new employees joined the MONETA Group, of which 365 are women.



New hires based on gender and age in 2023



Cooperation with students

In 2023, we built on previous years where we actively engaged in cooperation with students. We continued in partnership with the University of Economics in Prague (VŠE) and also remained as the main partner of the Faculty of Informatics and Statistics (FIS) at VŠE. As part of this collaboration, our managers are involved in teaching, supervising bachelor's and master's theses. Selected students may be involved in some, especially data-oriented, projects as part of their studies. The aim is to enable them to gain practical skills in the commercial sphere. At the end of 2022, we also extended

our partnership with FIS VŠE for another year, as we see great potential for connecting theory with practice. In both the winter and summer semesters, we participated in teaching compulsory courses in both the Bachelor's and Master's programmes. We also participated in the VŠE Chance job fair. We also offered students the opportunity to complete their compulsory student internship with us, culminating in a successful project on chosen topic.

We also participated in the HIT Career Fair at the University of Hradec Králové and in the Career+ fair organised at the Technical University in Ostrava.



MONETA's Network of Trainees & Experts



Trainee programme

Through all these activities, we have strengthened our place in the minds of students and potential candidates and employees. Thanks to this, we have welcomed some of the students who met us at trade fairs, lectures and workshops to the MONETA Group as new employees or participants of our Trainee Programme.

We launched the MON Net Trainee Programme in February 2022. Since its launch, a total of 46 students have gone through the programme, with 11 of them having already moved on to employment in one of the open positions. This gives students the opportunity to appropriately combine the theoretical knowledge and practical skills they learn while working in our teams under the guidance of more senior colleagues. We have prepared a number of activities for the programme participants- in addition to their own work in the team, they, for example, shadow managers,

had an offsite event, together with other students and future participants of the programme participate in the preparation of job fairs, volunteer and further educate themselves. Graduates of the trainee program who move on to employment are connected with a coach for further career guidance. All trainees had the unique opportunity to meet and discuss with our CEO and other members of the Bank's Management Board.

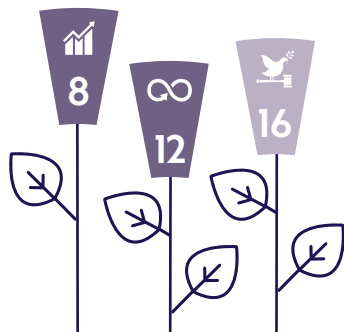
For high school students, we made it possible to complete a mandatory high school internship with us. MONETA thus helped these young talents to combine their theoretical knowledge with practical skills. In November 2023, we prepared a workshop for SŠAI students (Střední škola automobilní a informatiky), on which we instructed them on the selection process and explained in practical terms how to prepare for their first job interviews or how to create their CV or LinkedIn profile.

We are convinced of the importance of linking theoretical and practical learning for students. For this reason, we offer selected schools across regions in the Czech Republic the opportunity to collaborate in the field of education, for example by conducting workshops and lectures on Financial Literacy and Information Security.

In the autumn, we also held an Open Day at our Ostrava headquarters for high school and university students and graduates who wanted to find out more about job opportunities in the banking environment and the client centre.



Responsibility towards Suppliers



Effective management of relations with suppliers is governed by our concern decisions. They clearly describe the responsibilities and competencies of our employees in selecting future suppliers of the Group, screening them and setting up long-term cooperation. The supplier selection process is described in detail in the Procurement Policy, which describes the specific competencies of our employees during the tender process or negotiations with suppliers, as well as in the process of ordering goods and services. Compliance with the set rules ensures transparency and auditability of the supplier selection process and also assesses all risks associated with supplier selection.

Supplier screening is carried out in accordance with the rules governing the management of third-party risks in order to comply with all legal regulations and market standards, such as prevention of money laundering, fraud and prevention of terrorist financing, cyber security, assessment of the financial stability of suppliers and,

last but not least, the possible impact of their failure on ensuring business continuity and availability of services for all MONETA clients. Particular emphasis is placed on cooperation with suppliers providing so-called banking outsourcing (a total of 121 suppliers of the MONETA Group by the end of 2023), which is subject to both the regulations set by the Czech National Bank and the European Banking Authority (EBA).

Suppliers are familiarised with the Supplier Code of Ethics, which is available on our website.²⁸ All contracts and agreements with suppliers are concluded in such a way as to ensure a mutually beneficial, equal and sustainable relationship. This balance is ensured, for example, by equal mutual responsibility for compliance with the terms of confidentiality agreements and related compensation in the event of a breach of confidentiality.

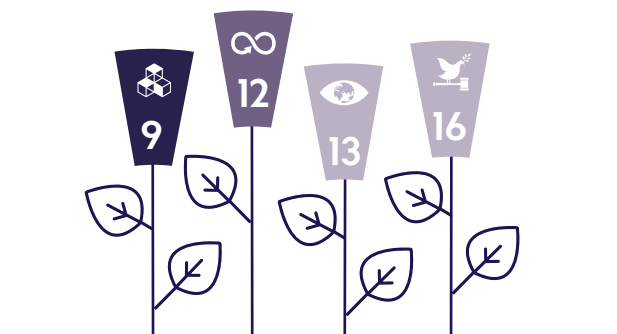
85% of our supplier expenditures goes to domestic suppliers.

MONETA actively cooperates with about 840 suppliers, with approximately 85% of such allocated expenditure going to domestic suppliers. The remaining suppliers are primarily based in the European Union, the UK and North America. Cooperation with foreign suppliers (EU or non-EU) is only established when it is not possible to find a supplier of the demanded service or product on the local market. We purchase goods or services from suppliers mainly in the areas of information technology, marketing and advertising, cash and non-cash payments, legal and consulting services, telecommunications, energy, postal services, construction work, or building rental for our branches.

²⁸Source: <https://www.moneta.cz/documents/20143/11740692/mmb-eticky-kodex-dodavatele-cz.pdf>



Responsibility towards Customers



Our goal is to be one of the leading banks in the retail segment and in the segment of entrepreneurs and small businesses in the Czech Republic. We have built a very solid position in financing Czech households and a growing position in the segment of entrepreneurs and small businesses. We are subject to regulatory supervision by the Czech National Bank and have a universal banking licence.

We operate through a well-dispersed network within the Czech Republic, comprising 134 branches and 28 MSS offices as at 31 December 2023 and a full-service contact centre. As at 31 December 2023, the Bank operated a network of 562 ATMs. In February 2023, Air Bank and UniCredit Bank also joined the shared ATM network of the MONETA Group and Komerční banka, making a joint network currently amounting to almost 2,000 ATMs available to the clients of these four banks. The network of branches and ATMs of the MONETA Group provides nationwide coverage with a significant presence also in smaller towns and villages with relatively low availability of services of other banks. In 2023, we have relocated 32 ATMs

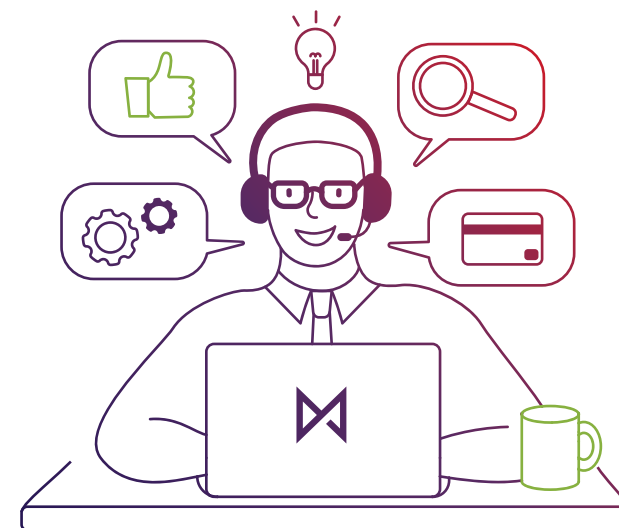
to small towns with a population below 5,000. In addition, we are one of the few banks to have retained cash teller and foreign exchange services in all our branches. In addition, we benefit from wide third-party distribution through 53 retail and 80 commercial broker relationships, 1,147 car dealers and 130 tied agents of the Building Savings Bank at 28 MSS offices. We also benefit from our market-leading digital banking platforms which are becoming increasingly important channels for both sales and services. As at 31 December 2023, MONETA served 1.6 million retail and commercial clients, up 3.74% year-on-year, driven primarily by strong acquisition of current and savings account clients. MONETA's client base represents approximately 14.5% of the Czech population.

We divide our activities into two main segments: retail and commercial. In these segments, we offer products and services tailored to the respective client groups, however, there is significant overlap and synergies between these groups, also due to the physical and digital infrastructure. We care deeply about the satisfaction of all of our clients, as we are well aware that they are a key pillar for our success. That is why we offer a broad portfolio of products and services that we tailor to local requirements and market needs. We receive input from our clients through an effective feedback system (NPS).²⁹

CLIENT SATISFACTION

Our clients can contact us in person at any of our 134 branches, via our contact centre, online chat, social media, internet banking or by email. In 2023, service calls accounted for the largest share of incoming client requests; however, as we go digital, the number of requests from online chats and internet banking is also increasing. The most frequent types of requests were for digital channel support (new versions, support for channel functionality, setting up online products and client transactions), transaction enquiries and help with payment card set-up.

²⁹NPS is a measure of customer or employee loyalty. NPS takes values between -100 and 100 inclusive, where the higher the value, the higher the loyalty.



We have focused on quality and complexity in our service support, streamlining and simplifying the ability to find the information that clients have asked for the most. These are now located on our website. Some services can now be set up using voice machine.

The Net Promoter Score averaged
+77 in branches and +62 in the
contact centre.

Since 2019, we've been using feedTRACK, an intelligent customer experience management tool for central collection of our customer feedback, which we're constantly improving to get as much input as possible. In 2023, we started to reach out to clients who visited cash tills at our branches. We send a short email questionnaire to clients,

giving everyone the opportunity to rate the products and services we provide. We also send questionnaires to those clients who have not visited a branch in the last year to get their feedback and suggestions for improvement. At the end of 2023, all MONETA Group companies were using this tool, with 12 types of client questionnaires available in the application itself. In this way, we received more than 21,000 completed questionnaires per month, which is 31% more than in 2022. Approximately one third of them contain client comments.

To adjust quality standards, we use the experience and expectations of clients, which we gather from satisfaction surveys and interactions with clients themselves. As of 1 January 2023, these standards have been adjusted and



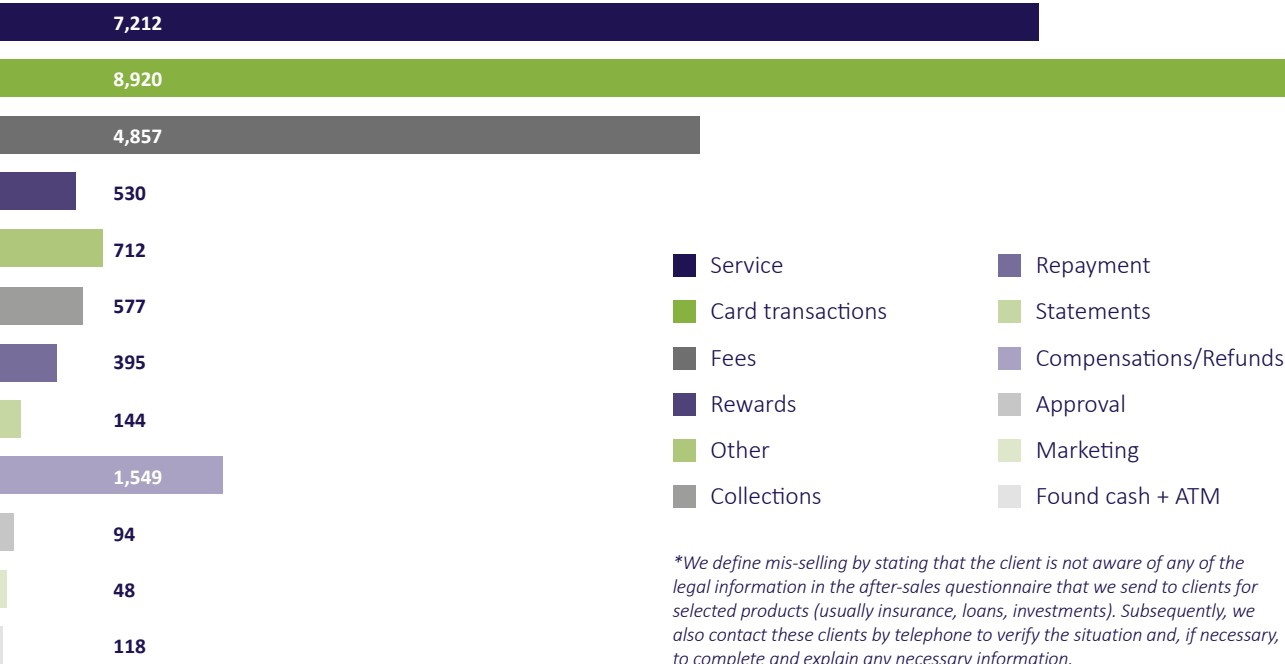
updated to define the required and binding level of service (for staff and branches) that we provide to all clients. The quality standards relate to the professional approach and expertise of bankers, the atmosphere and facilities of a branch and they are also reflected in the branch network concept.

As part of our commitment to responsible banking for our sales processes, we also set and monitor compliance with internal policies and legislative regulations and the company’s ethical rules through Post Sales Controls. This is a key quality control element of product or service setups, including third-party products or selected products negotiated fully online. A total of 13 products identified as potentially risky were included in Post Sales Controls at the end of 2023. By the end of 2023, more than 10,789 Post Sales Controls were carried out.

In line with our innovation and digitalization strategy, we use the intelligent customer experience management tool feedTRACK to implement Post Sales Controls. This application actively contributes to minimising mis-sales* and reinforces the reputation of the MONETA Group among our clients.

In 2023, we resolved a total of 25,156 claims from our clients, of which 9,338 (37%) were legitimate. Most of our clients contacted us in connection with card transaction claims.

Resolved claims and complaints in 2023 – category overview



**We define mis-selling by stating that the client is not aware of any of the legal information in the after-sales questionnaire that we send to clients for selected products (usually insurance, loans, investments). Subsequently, we also contact these clients by telephone to verify the situation and, if necessary, to complete and explain any necessary information.*

Branch network

The branch network is our key sales channel. We aim to improve the quality of its services, enhance the client experience and modernize the working environment for our employees.

In line with MONETA's image as the Czech digital banking leader, modern technologies are introduced throughout our distribution network. These include high-quality Wi-Fi connections and LCD screens for presenting the current product offer and exchange rate quotes. In our branches, we generate contract documentation on tablets that have replaced printed contract documentation. In line with our digitisation and paperless service strategy, we have enhanced the functionality of the tablet with the ability to display supporting sales materials and leaflets, so we can present them to our clients on the tablet instead of paper. We have also introduced the digitisation of cash till receipts, which the client can find in their Internet Bank.

A total of 123 branches have been equipped with automated cash tills, contributing to a higher standard of cash services provided to clients and branch staff.

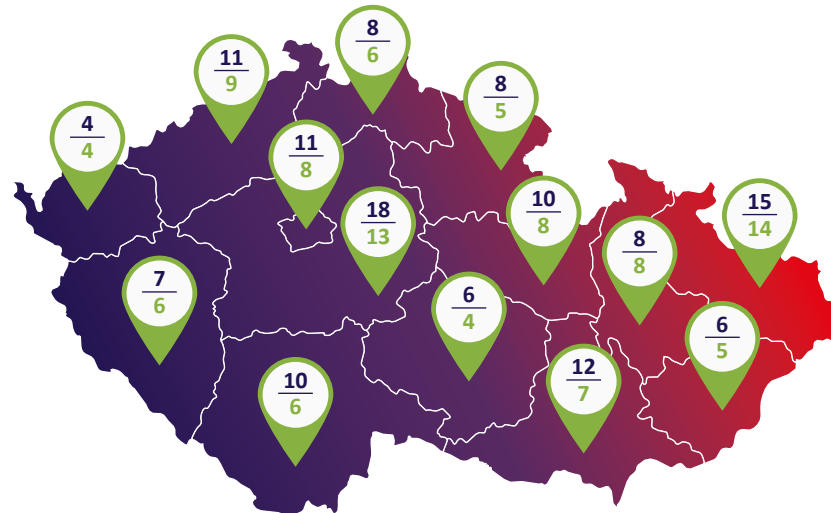
In 2023, we invested almost CZK 51 million to modernisation of our branch network.

In 2023, 4 branches were refurbished to the new design and another 36 branches underwent minor upgrades. Each modernised branch is based on the principles of maximising efficiency and flexibility in the use of branch floor space for client meetings, enhancing the ability to conduct discreet meetings and creating space and operational conditions for

staff and clients. To increase discretion when dealing with clients, we have installed screens in some of our branches. As part of the renovations, we also place emphasis on making our branches as barrier-free as possible. To this end, in 2021, we tested the space and the planned renovation at a selected branch just before the renovation using a "geriatric-suit": this simulates mobility problems and other health limitations, including vision impairment or, for example, tremors in the limbs. This unique and almost exceptional tool in the Czech Republic was loaned to us by the non-profit organization ADRA, which purchased the geriatric suit with the financial support of the MONETA Group grant in 2021. Thanks to the geriatric suit, we were able to identify possible barriers and remove them during the reconstruction of the branch. The findings from this testing are being applied to the reconstruction of other branches. At the moment, 76.9% of our branches are fully wheelchair accessible.

In 2023, our ATM network merged with Komerční banka, Air Bank and UniCredit Bank, giving our clients the opportunity to withdraw cash from 1971 ATMs across the Czech Republic for free. Sharing selected banking infrastructure has a very positive impact on the customer experience while reducing the energy consumption and other costs required to operate a separate ATM network. The implementation of this project will also reduce the carbon footprint of all participating banks.

Our own ATM network consists of 562 ATMs (as of 31 December 2023), almost 91.4% of which are wheelchair accessible.³⁰



THE AMOUNT OF BRANCHES IN REGIONS IN 2023

Total Branches

134

Wheelchair Accessible Branches

103

³⁰Source: <https://www.moneta.cz/kontakt#mapa-pobocek-section>

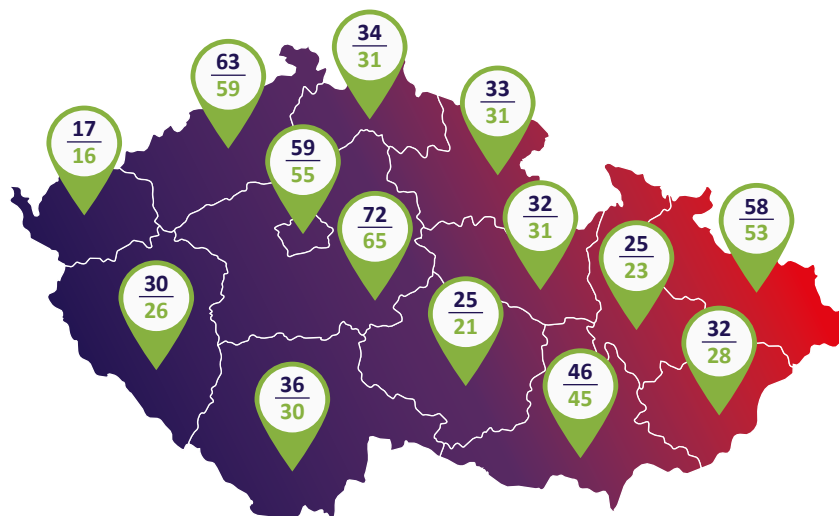
THE AMOUNT OF ATMs IN REGIONS IN 2023

Total ATM

562

Wheelchair Accessible ATM

514



CONSUMER PROTECTION

We also place strong emphasis on client protection, from responsible marketing to the eventual termination of the contractual relationship. We fully comply with all legislation relating to consumer protection and, where possible, go above and beyond legal requirements. We plan to continue to focus on providing banking products and services to clients and on improving existing and future client processes in order to maintain and improve our position as a digital market leader. If necessary, we are ready to provide consumers, as well as other clients, with the necessary assistance in dealing with unexpected life situations. We participate in the development of and adherence to the ethical standards for consumer protection developed by the Czech Banking Association. As part of our activities, we also regularly cooperate with the Czech National Bank and the Financial Arbiter.

We believe that fair and transparent marketing and advertising strengthen trust in the brand. We use only true, correct and clear information in all our information and marketing materials and avoid providing any misleading information. All our marketing activities fully comply with laws, standards and internal voluntary regulations in the field of marketing communication – i.e. advertising and promotion as well as sponsorship.

MONETA never targets its direct marketing activities at children under the age of 15. We communicate with retail clients in the most clear and simple way possible, avoiding foreign words and technical terms that clients may not understand. Our internal brand language manual is binding for the entire Group and sets the rules for the tone and style of communication with clients.

Innovations that are changing the world for the better, which include digitalization and the development of media and communication platforms, bring with them implications that need to be addressed. In addition to its many benefits and positive impacts, the new media ecosystem has brought with it a growing volume of misinformation, manipulation and hate speech. For this reason, we consistently ensure that all official information we provide to the media is based on verifiable facts; transparency is a key principle for us. We are aware that the cornerstone of our reputation is a responsible approach to the handling of information. Therefore, we consistently ensure that MONETA is not associated with negative social influences (alcohol, inappropriate social behavior, etc.), and we encourage our employees to keep their own private social profiles sufficiently secure, to use their own names in the social media environment and to help protect the reputation of the MONETA brand through their behaviour. Detailed guidelines for behaviour in the social media environment are set out in our internal policy Rules for the communication on social media.

We strive to eliminate and prevent any potential conflict of interest that could arise for our employees, especially those who work in client-facing positions. These matters are deeply embedded in the MONETA's Code of Ethics, which is binding and acts as our employment rules. MONETA Group employees have a commitment to act in good faith towards our clients and to be transparent and honest when offering consumer financial products. All employees must act in accordance with relevant consumer protection legislation, such as the Mortgage Credit Directive or Czech Consumer Credit Act, and comply with the principles of bank secrecy.

MONETA Client's Ombudsman

MONETA Client's Ombudsman and her team deal with complaints from clients who were not satisfied with the result of the complaint investigation by the Claims and Complaints Department. Some other specific cases, such as complaints escalated to the Financial Arbiter or the Czech National Bank, or complaints involving a large amount of money, also fall within the scope of the Client's Ombudsman team. In addition to reviewing the conclusions of the bank's investigation of the client's complaint and proposing an appropriate solution for the client, the ombudsman looks for the root causes of problematic situations and proposes mechanisms to prevent them. The Ombudsman team also works very closely with the MONETA Clementia Foundation.

The Client's Ombudsman resolved
209 cases in 2023.

In cases of client complaints, we offer our clients the most appropriate solution at the very first stage, which is the examination of each such complaint; for this reason, we saw a significant decrease in the number of complaints escalated to the Ombudsman in 2023. In 2023, the Ombudsman and her team dealt with a total of 209 cases of serious complaints from clients. The reasons for these complaints most often concerned procedural failures, technical or human errors or misunderstanding of products and services.



MONETA CLEMENTIA FOUNDATION

The MONETA Clementia Foundation was officially established on 1 April 2021 and its vision is to level the differences in society, thus at least partially contributing to social justice. The Foundation helps people who, through no fault of their own, have to cope with unequal living conditions: whether due to a health handicap, a problematic family environment, a tragic event or another unexpected hardship. The Foundation's Board of Directors consists of Bank's employees as well as experts independent of the MONETA Group.

The Foundation's activities are divided into 4 areas. In the first area, the Foundation supports clients of the MONETA Group who, as a result of serious negative life circumstances, have fallen into financial difficulties and are no longer able to repay their financial obligations towards the Bank. These include, for example, victims of natural disasters, crimes or unintentional accidents with permanent health damage, clients who have fallen seriously ill or children who have inherited liabilities from their deceased parents. The Foundation also supports children from children's homes, providing them with financial and material assistance for their studies and personal development, non-profit organizations and associations, to which it helps implement projects in the field of assisting disadvantaged children and adults and the elderly, and promoting environmental protection. Last but not least, the Foundation also supports MONETA Group employees who find themselves in a difficult life situation (serious health problems of employees or their immediate family members, natural disasters, etc).

In 2023, the Board of Directors of the Foundation considered a total of 54 applications for debt relief and helped 34 clients of the MONETA Group, whose financial obligations were forgiven, in the total amount of CZK 10,666,463 and also provided one-off financial assistance in the amount of almost CZK 62,000. The Board of Directors also approved assistance to 120 children from children's homes or socially disadvantaged families, for whom it financed vocational and developmental courses or study aids in the total amount of CZK 1,449,730. In the area of financing projects of non-profit organisations and associations, the Foundation supported a total of 58 projects with a total value of CZK 6,214,424 and supported employees of the MONETA Group in an extremely difficult life situation with CZK 100,000.



All further details of the Foundation's activities are available in the separate annual report of the MONETA Clementia Foundation.



PERSONAL DATA SECURITY AND PRIVACY

We are aware of the sensitivity of the information we process about our clients and the importance of building long-term relationship based on mutual trust. The security and proper handling of client data is therefore one of the Group's priorities.

In 2023, there were no significant complaints relating to breaches of client privacy and loss of client data. We take the protection of fundamental rights and freedoms in any area extremely seriously and are guided by the Czech Charter of Fundamental Rights and Freedoms as part of our legal obligations. As we operate in the European Union, we are fully subject to the strict requirements of the General Data Protection Regulation (GDPR), which aims to enhance the protection of fundamental rights and freedoms relating to the protection of individuals' personal data. MONETA has a group privacy policy, which is publicly available, and internal regulations governing the processing of personal data in all its activities.

At MONETA, the rules set by the GDPR are implemented and fully complied with (providing information on processing to clients, dealing with client requests regarding data protection, conducting data protection impact assessments in relation to the rights of individuals, keeping records of processing activities, etc.). We also comply with the Framework Interpretation of certain provisions of the GDPR prepared by the Czech Banking Association. This is document summarising the recommended interpretation of certain provisions of the GDPR in the banking sector, which was prepared by the Czech Banking Association in cooperation with the Office for Personal Data Protection and the Czech National Bank.

We use the collected client information exclusively for the purpose of conducting banking transactions and providing financial services by the MONETA Group, or for the purposes specified by mandatory legal regulations.

We never and under no circumstances transfer, sell or provide personal information to third parties for any other purpose or without a valid legal reason. This not only ensures the trust of our customers, but also underscores our responsibility to protect privacy and ethical business conduct.

MONETA only processes clients' personal data for a period of time appropriate to the purpose for which the personal data is processed. The period of processing personal data within the MONETA Group is based on the legal regulations, in particular Act No. 21/1992 Coll., on Banks, and Act No. 253/2008 Coll., on Certain Measures against the Legalization of Proceeds of Crime and Terrorist Financing. These laws provide for a time limit for the processing of clients' personal data of at least 10 years from the termination of the contractual relationship, therefore, even after the termination of the contractual relationship with MONETA, the client data will be traceable for this period. After the expiry of the relevant periods, the Bank undertakes to delete or anonymise the data.

Internal rules and clear allocation of responsibilities for the use of customer data, including rules for the use of data in the development of new products or processes, are set and anchored in the Group's internal policies. The protection of personal data is subject to regular audits in accordance with the relevant legal requirements.

In the event of possible discrepancies in the processing of personal data, clients have the right to lodge a complaint, which must be resolved in a timely manner. They also have the right to effective judicial protection in accordance with the rules set out in the GDPR and general rules of civil law. Clients also have the right under the GDPR to be provided with information about the processing of their personal data, including the recipients or categories of recipients with whom their data is shared.

Data protection at MONETA is subject to management oversight and any issues in this area are always brought to the attention of senior management through established reporting channels.

We also have established internal policies governing our responses to requests from administration, including those relating to personal data. These requests are always carefully reviewed for their legality and are communicated to the responsible members of the top management. The Regulatory Compliance department coordinates responses to ad-hoc requests from regulators and ensures that responses are in line with regulatory requirements. In addition, processes are in place for responding to enquiries from public authorities, particularly the police, courts or others.

Given its position as a digital leader in the Czech banking market, MONETA is also well aware of the potential threats in the area of cybersecurity, which is further addressed in a separate chapter of this Sustainability report.

The MONETA Group is jointly responsible for the protection of client data together with its suppliers and intermediaries, so this relationship is always regulated by a comprehensive personal data processing or confidentiality agreement. These agreements clearly set out the requirements that suppliers must comply with and have regulated in their internal regulations and which MONETA Group rules suppliers are obliged to follow.

Detailed information on the MONETA Group's approach to the processing of personal data is publicly available on the website in the document Information on the processing of personal data.



ESG GOVERNANCE

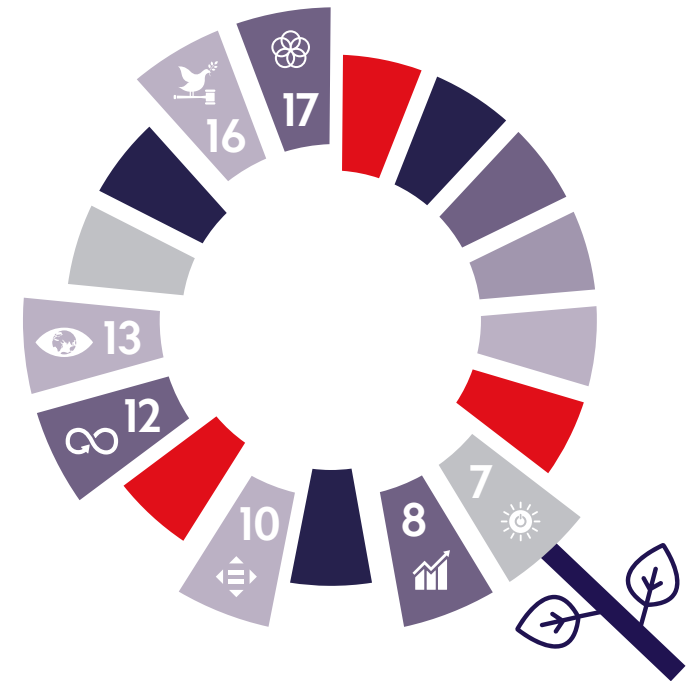


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ESG GOVERNANCE

In all our activities, we have long been guided by all binding legislative and regulatory requirements, both locally and internationally. In line with these, we have developed robust corporate governance structure that is supported by a set of internal policies and directives that govern our day-to-day operations. Our voluntary initiatives related to the specifics of the banking sector are also reflected in this management system. At the same time, we have also decided to voluntarily join international initiatives that cover the area of sustainable development. MONETA is aware that the ESG area is becoming an increasingly important

topic worldwide and needs to be addressed proactively. Therefore, comprehensive analysis was conducted in 2021, focusing, among other things, on governance arrangements (ESG Cluster, Sustainability Commission), division of responsibilities and key performance indicators. The analysis subsequently identified topics that we have started focusing on strongly while many are already integrated in our management system. We will continue to monitor the development of legislative and regulatory requirements (in the Czech Republic and the European Union) and reflect them in all our activities and internal directives.



ESG Governance Goals

Goals – ESG Governance	Base year 2021	2022	Current year 2023	Our Goal	Target year
COMMITMENTS AND RATINGS					
CDP rating	C	B	B	A-	2026
MSCI rating	AA	AA	AA	AA	2023
Commitment to Equator Principles	No	No	No	No	2022*
OTHER					
ESG as a part of Management Board and selected Material Risk Takers' remuneration	No	Yes	Yes	Yes	2022

*MONETA does not meet the condition for joining the Equator Principles and therefore did not join the initiative based on the recommendation of the EP.

Impact and Materiality assessment of ESG-related factors

We aim to conduct a double materiality analysis in order to identify relevant ESG and climate-related impacts, risks and opportunities for MONETA in line with PRB and TCFD as well as the Corporate Sustainability Reporting Directive (CSRD). Under Scope 3, we have quantified the greenhouse gas emissions related to credit exposures of our commercial clients and retail car loans. Emissions from the exposures of the remaining Retail segment were not available. A detailed composition analysis of the portfolio is available in MONETA Money Bank's Annual Financial Report 2023 as part of the Notes section to separate financial statements of MONETA Money Bank, a.s.

Next steps in impact analysis and target setting

Due to limited data, we are yet to quantify the impact it can have in the most significant areas, however, there is a certain degree of understanding of the environment in which the bank operates with regards to the ESG factors which the Bank wants to elevate. Work is being done to gather more data and understand the subject matter more deeply in order for us to choose targets in the most significant areas. MONETA has set targets in general for development in the ESG areas (see the chapters on the topics for more details), however, target setting for the purposes of PRB has not yet been done. Once targets have been set, together with the plans to achieve them, we are planning to periodically review progress towards achieving them.

Time horizons with respect to climate-related and other ESG-related issues

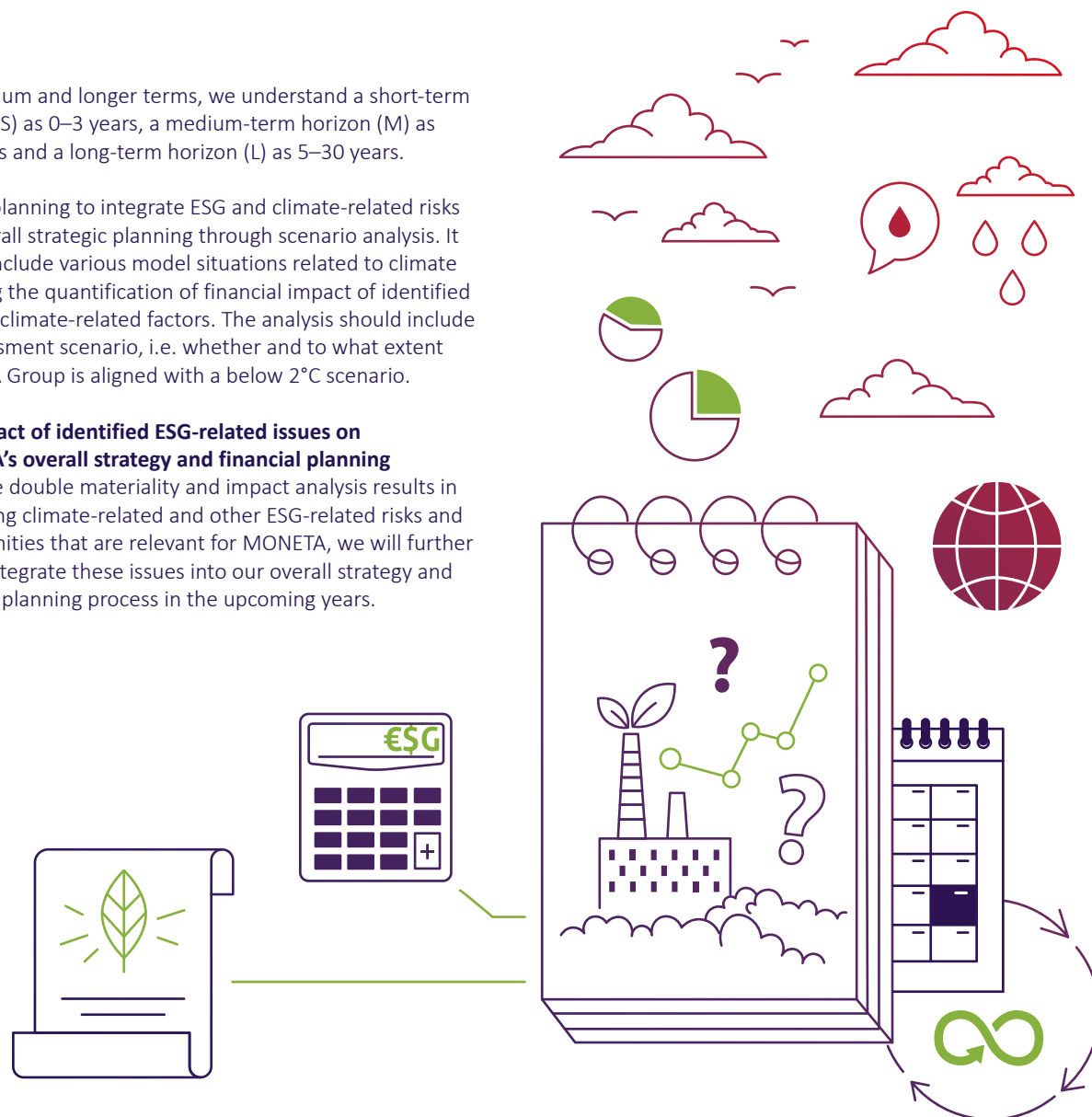
In order to appropriately consider climate-related risks and opportunities, MONETA defines time horizons when these climate-related issues may arise. Considering the useful life of the organization's assets or infrastructure and the fact that climate-related issues often manifest themselves over

the medium and longer terms, we understand a short-term horizon (S) as 0–3 years, a medium-term horizon (M) as 3–5 years and a long-term horizon (L) as 5–30 years.

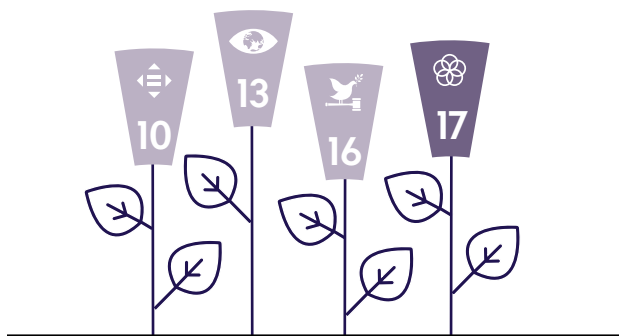
We are planning to integrate ESG and climate-related risks into overall strategic planning through scenario analysis. It should include various model situations related to climate including the quantification of financial impact of identified ESG and climate-related factors. The analysis should include an assessment scenario, i.e. whether and to what extent MONETA Group is aligned with a below 2°C scenario.

The impact of identified ESG-related issues on MONETA's overall strategy and financial planning

Since the double materiality and impact analysis results in identifying climate-related and other ESG-related risks and opportunities that are relevant for MONETA, we will further aim to integrate these issues into our overall strategy and financial planning process in the upcoming years.



Regulation and Policies



MONETA follows the applicable legislation and regulatory requirements and cooperates with the supervisory and regulatory authorities of the Czech Republic and the European Union. As part of our risk management policy, our Compliance Division is involved in timely and proper communication with these authorities, as well as in coordinating the implementation of legislative and regulatory requirements or decisions.

It is of the utmost importance that we comply with all requirements set by regulatory authorities, including ESG reporting requirements: many of these allow us to align our activities with global initiatives and help us to disclose material information about our sustainability. We currently disclose non-financial information in accordance with the Non-Financial Reporting Directive transposed into the Czech law by Accounting Act. We also comply with all the disclosure requirements set out in the respective EU and national regulation. The complete Green Asset Ratio (GAR) and the corresponding Key Performance Indicators

as defined under the Delegated Regulation are disclosed annually in the consolidated Sustainability Report of the MONETA Group.

The disclosure requirements set by the regulatory authorities are closely monitored. We are also preparing for the disclosure of additional non-financial information in line with the CRR Pillar 3 disclosures requirements, to which the MONETA Group is not currently subject. MONETA Group is monitoring its internal processes and adapting its disclosures if these regulations become applicable.

In accordance with Article 8 of the EU Taxonomy Regulation and the related Delegated Regulation, which came into force on 1 January 2022 for the financial year 2022, the MONETA Group is required to disclose only certain information related to the environmental objectives of climate change adaptation and mitigation, followed by more robust reporting requirements in coming years. Please see report in Section 10.

Throughout 2023, the MONETA Group actively cooperated with the CNB during an on-site inspection focused on operational risk management and risk management of information systems and technologies, which did not reveal any significant deficiencies in the Group's processes.

CODE OF ETHICS

The Code of Ethics of the MONETA Group represents the basic rules of behaviour of employees, management and supervisory bodies and declares the Group's obligations towards its employees, members of bodies, clients, shareholders, business partners and other third parties. The Code of Ethics is binding for all employees and members of bodies of the Group companies. All employees, including the persons conducting work on the basis of agreements on work performed outside an employment (part-time) and MONETA contractors, undergo annual mandatory training designed to prevent misconduct, unethical behaviour and conflicts of interest.

We also comply with the codes of ethics and standards set by the Czech Banking Association, i.e. the Client Mobility Standards, the Code of Conduct between Banks and Clients and the Code of Ethics of the Financial Market. We are a member of the Czech Institute of Internal Auditors and our activities are bound by the International Framework for the Professional Practice of Internal Auditing. In addition, we have adopted codes of ethics issued by other institutions, such as the Code of Ethics of the Czech Association for the Capital Market, the Memorandum of the Czech Leasing and Finance Association on Consumer Protection in Consumer Credit Provision and Ethical policies of the Czech Leasing and Finance Association.



ANTI-BRIBERY AND CORRUPTION

We conduct our business in accordance with all applicable laws of the Czech Republic, European Union legislation, as well as all applicable international treaties. These include, among others, Act No. 40/2009 Coll., the Criminal Code, Act No. 418/2011 Coll., on the criminal liability of legal persons and proceedings against them, Act No. 89/2012 Coll., the Civil Code, Act No. 90/2012 Coll., on Commercial Corporations and Co-operatives (Act on Commercial Corporations), Act No. 69/2006 Coll., on the implementation of international sanctions, Act No. 143/2001 Coll., on the protection of competition, Act No. 253/2008 Coll., on certain measures against the legalization of proceeds of crime and financing of terrorism, Act No. 159/2006 Coll., on conflict of interest, EBA Guidelines on internal governance (EBA-GL-2017-11).

Our strict anti-corruption policy prevents corrupt behaviour and undesirable conflicts of interest. Our commitments and policies against bribery and corruption are built on the foundations of the Code of Ethics. We have effective internal processes and procedures in place to manage the selection of

new suppliers, other third parties and the giving and receiving of gifts from clients or partners. We also require the same anti-corruption standards from our employees, partners and suppliers. The above standards also include a policy to avoid improper payments (giving/receiving gifts from clients and third parties) and other areas.

MONETA has an internal policy that covers the following areas:

- Prevention of money laundering and terrorist financing (AML/CFT policy)
- Managing the risk of fraudulent behaviour (Anti-Fraud Policy)
- Prevention of improper payments
- Conflict of Interest Prevention and Management Policy
- Whistleblowing
- Rules on the provision of investment services and prevention of market abuse

Some of these documents are publicly available on MONETA's website.³¹



³¹Source: <https://investors.moneta.cz/corporate-documents>

There were no confirmed cases of corruption during 2023. We are proactive in enforcing our policy of minimising the risk of corruption or bribery through a wide range of regular annual training sessions for staff. These training sessions are divided into 5 categories: prevention of improper payments, conflict of interest, whistleblowing, Code of Ethics and compliance training. All Group employees have received mandatory training on anti-bribery and anti-corruption measures and are regularly trained in all of the above categories.



FINANCIAL CRIME PREVENTION

The fight against money laundering and the prevention of terrorist financing, including international sanctions (hereinafter referred to as AML/CFT), plays a key role in the prevention of financial crime. It is an area in which we strictly apply the requirements of international sanctions programmes that became the dominant activity within AML/CFT in 2023. This is due to the war in Ukraine and the related sanctions programmes announced against Russia and Belarus. MONETA Group and its client portfolio is not and has not been significantly exposed to Russia and Belarus.

In 2023, we continued to apply a strict approach towards clients who did not credibly demonstrate a link to the Czech Republic when applying for a product. MONETA Group does not provide products to such clients. This approach is publicly declared in our “AML policy” available on our website. The exception is applied exclusively to war refugees from Ukraine.

As a control function, Compliance assesses MONETA's AML/CFT programme as sufficiently effective. A risk-based approach has long been applied. The procedures and measures in place are proportionate to the inherent risks. Internal AML/CFT policies and regulations are in line with the relevant regulatory provisions. In February 2022, we received

the conclusions of the audit prepared for the AML/CFT area by Deloitte based on the request of the Czech National Bank (CNB), where the set processes in the AML/CFT area were evaluated as above standard in 5 out of 6 evaluated areas and in one area as at least corresponding to the market standard. Since the fourth quarter of 2022, the progress on two selected findings has been reported to CNB.

In 2023, MONETA was again not subjected to sanctions by regulators. It has also never been the subject of any lawsuits or similar legal actions related to money laundering or terrorist financing.

Transparency is a standard for the MONETA Group. For the AML/CFT area, this is due to the fact that MONETA has long published its AML/CFT regulations and the Assessment Reports for this area on its website.

We also have a long-standing and effective Anti-Fraud Management Programme and Anti-Fraud Strategy that reflect the risk of fraudulent behaviour in all its complexity. In 2023, MONETA focused in particular on combating online attacks on the bank's clients, which are conducted “online” through social engineering techniques (phishing, vishing, etc.) We have set up effective measures in this area, which have succeeded in continuously reducing financial losses of our clients. Within this context, we also actively participate in the activities of the Czech Banking Association (CBA) in this area of fraudulent behaviour. Needless to say. MONETA has an internal regulatory base and processes covering the area of fraud risk

management. Our regulatory base includes a detailed policy on bribery and anti-corruption (internally titled Avoiding Improper Payments), including mandatory training (e-learning). Corruption screening is also carried out as part of third party risk management. Documents and regulations governing the management of fraud risk are regularly reviewed in light of current trends in fraud risk in relation to financial institutions. No fraud was detected in 2023 that had a significant impact on the MONETA Group's standard operations in terms of damage caused or reputational risk.

WHISTLEBLOWING

To ensure that we do not break any laws, regulations or act in a way that conflicts with our ethical values, we maintain a culture where anyone can raise concerns. We therefore provide our employees with the opportunity to anonymously raise concerns or report any perceived wrongdoing, either directly to MONETA Group management or through a dedicated independent reporting line. We are committed to discussing all cases in a timely and confidential manner.

In 2023, MONETA Group timely implemented Act No. 171/2023 Coll., on the protection of whistleblowers and created a dedicated website³² for this purpose with all information on reporting violations of applicable regulations.

MONETA Group has a firm policy, governed by internal regulations, to protect whistleblowers from reprisals or any form of retaliation for reporting. We promote transparency and ethical standards in all areas of our business. The policy ensures that whistleblowers are protected from retaliation, which supports our company's sustainability principles.

TRANSPARENCY – ACCOUNTING, TAX

We are aware of the need for transparency in tax administration. The company is a tax resident only in the Czech Republic and fulfils all its tax obligations properly and in a timely manner in accordance with Czech tax legislation.

³²Source: www.moneta.cz/kontakt/whistleblowing

All corporate tax obligations for 2023 are disclosed in the "Annex to the Consolidated Financial Statements" section of the MONETA Group's Annual Financial Report.

We comply with the rules of international cooperation in tax administration (FATCA/CRS rules) and duly fulfil our obligations in identifying and reporting clients to the competent tax authority: we also inform our clients about this reporting obligation.

We regularly publish our audited financial results and annual report in accordance with the applicable legislation. In addition, we also publish non-financial information and a quarterly financial results report to inform shareholders of MONETA Group's financial position. We are focusing on automating and digitising our financial reporting to achieve paperless processes wherever possible.

We are very well aware of the need for transparency in the tax area and the need to do our part in the country where we operate. Therefore, we will not allow or facilitate tax evasion under any circumstances. As an exclusive tax resident in the Czech Republic, we are bound to comply with domestic tax legislation and applicable deadlines when paying taxes. We duly disclose all our tax liabilities in the notes to the financial statements within our Annual Financial Report.



CYBER SECURITY

We implement leading data protection tools into our activities. Our Cybersecurity Department develops cooperation in this area with relevant industry associations and regulatory authorities such as the Czech National Bank, the National Office for Cyber and Information Security, the Czech Banking Association, the Police of the Czech Republic and others. In guarding and protecting the Group's assets, our Cybersecurity Department cooperates with top companies and third-party partners and benefits from the quality of their tools, services and knowledge.

MONETA's cybersecurity strategy is mainly based on three pillars: a risk-based approach, cybersecurity governance and compliance with legal requirements.

Within the risk-based approach, the main focus is on mapping the threat landscape, identifying key threat actors, early identification of current and upcoming risks with regard to their potential likelihood and impact, and defining and implementing preventive or mitigating measures.

The main focus of cybersecurity governance is on thorough, comprehensive, harmonised management of all areas of cybersecurity, specification of security rules and standards, specification of security objectives for each area, setting KPIs and reporting and monitoring.

To ensure compliance with legal requirements, we focus on overall openness and transparency of our cybersecurity activities to internal and external stakeholders and on cooperation with supervisory authorities and associations within the industry.

Access Management

As the Group's business expands, the applications used need to be adapted to make the network and operations more efficient. This leads to an increase in number of users (employees) who have access to different applications and platforms from many devices. As a single vulnerability can lead to significant damage, managing these accesses is becoming increasingly important.

Access (identity) management is an essential security component that helps to ensure that users have the access they need and that systems, data, and applications are inaccessible to unauthorized users. To ensure that our employees have the appropriate access needed to perform their job duties, we use an identity and access management framework consisting of a combination of processes and technologies. Access to systems and information is then granted based on the role of users within the organisation. The access rights of all users are regularly checked during the recertification process to ensure their correctness and compliance with the organisation's internal policies and compliance regulations.

To further enhance the security of communication systems, MONETA's internal network is segmented into several separate subnetworks, each of which operates as its own small network. This approach provides a number of benefits, such as the ability to manage and monitor the flow of traffic between subnetworks based on granular policies, limiting damage and the spread of a potential cyber-attack.

Personal Data Protection Governance

Trust and confidentiality are important in banking. That is why we adhere to and enforce the "need to know" principle, i.e. limited access to information on need-to-know basis while having appropriate processes in place to protect privacy and information. The processing and security of

data is governed by the Information Security Policy and the Group-wide General Principles for the Processing of Personal Data and Other Information. These are further developed into policies, procedures and guidelines applicable to all company processes. Data classification is enforced. Mandatory "at rest" and "in transit" encryption applies to all data classified as confidential or secret. Special attention is paid to personal data and sensitive personal data.

Data Leakage Prevention

Data stored on endpoint devices, especially data from lost or stolen device, has always been an interesting target for attackers trying to gain access to valuable data. In order to meet compliance requirements and prevent the theft of personal data or sensitive data, we use a combination of several protection tools that provide strong access control and data encryption, certified encryption technology, and support for environments on both MONETA-provided devices and employees' own Bring your own device (BYOD) devices.

To further enforce compliance, privacy and intellectual property protection policies, Data Loss Prevention (DLP) solution has been deployed across the Group. The DLP solution protects MONETA Group assets from unauthorised use of valuable corporate data by internal users through a number of means, including hardware and content filtering and blocking confidential data on any removable storage devices (e.g. USB devices).

In addition to preventative measures, we have a process in place to manage data breaches, including detection, investigation and resolution. These processes also include reporting such incidents to the relevant parties (in individual cases, the Office for Data Protection or the clients themselves).

Training and Expansion of User Awareness

We are aware that employees are an important part of data protection and security. Therefore, we introduced regular training in these areas. MONETA's cyber security awareness programme consists of several components, including up-to-date knowledge distributed via intranet and e-mail, quarterly e-learning courses and the use of digital screens in headquarters.

All new hires and new contractors must complete a special introductory course in data protection and information security, which is then repeated regularly. Development of security awareness within the company is ensured through additional courses ("refresher") which are held quarterly. Each course focuses in more detail on different security topics.

To assess the current level of our employees' phishing resistance, we run a phishing simulation programme. By sending innocuous messages that look like phishing but pose no real threat, users can be educated to follow security best practices, as well as report any suspicious activity. This approach not only allows the Group to see the risk in the moment, but also provides valuable information for targeted training and helps build a "human firewall".

A strong organisational culture supported by continuous cyber security training, collaboration and teamwork creates strong security measures across the Group.



Cyber Threat Intelligence

In order to further strengthen MONETA's cyber security and risk management capabilities and improve our response to cyber security events, we have partnered with an award-winning cyber threat intelligence provider. Cyber threat intelligence enables us to quickly prevent, mitigate or respond to cyber security risks – even before they occur or in the very early stages. Up-to-date information on an often overwhelming number of threats, including methods, vulnerabilities, targets or malicious actors, allows us to proactively defend our assets.

The above partnership has enabled us to monitor open and closed sources on the Internet and alert us as well as our clients to direct threats. Since 2021, we have been able to locate compromised or stolen client information that cyber criminals were selling on "dark web" marketplaces.

In 2023 we were able to prevent fraud and protect 704 clients from cybercrime attempts.

In 2023 we were able to prevent fraud and protect 704 clients from cybercrime attempts. 53 cases involved the detection of stolen payment card details and 651 cases involved stolen client login credentials obtained by attackers from a vulnerable third party through phishing attacks or with malware present on client devices (PCs, smartphones). For 70% of the stolen payment card information, we detected fraudulent payment attempts on already blocked cards.

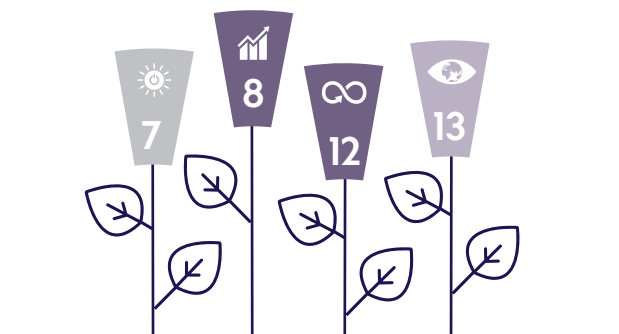
Upon discovery of compromised information, we always conduct an analysis of the findings and immediately block any payment or authentication methods that may have been compromised. We then contact our clients by phone to explain the situation (sometimes a complete reinstallation of their device may be necessary due to the presence of malware) and provide assistance to regain access to their accounts in internet banking. We issue new credit/debit cards to these clients free of charge.



Supplier Management

We carefully select external sources to establish collaboration through a structured and documented process for monitoring and conducting assessments of suppliers and outsourcing providers. In order to minimise potential risk and assess the security status, the process naturally involves several divisions (Risk, Legal, Compliance, etc.) to define the right contractual requirements and agreements. Third parties with whom data is shared are assessed, evaluated and data protection and confidentiality agreements are entered into with them regarding the purpose of processing, security requirements, audits, data breach notifications, etc. so that an adequate level of data protection is achieved.

Risk Management



We strive to fully comply with all legislative and regulatory risk management requirements applicable to the banking sector. In addition to the current legislative requirements, we are aware of the main ESG risks facing our company and understand them as drivers of the existing financial risk categories: credit risk, market risk, operational risk, and liquidity risk. We take a holistic approach to ESG factors and risks, viewing ESG risks as a state of affairs with negative impacts on the Bank, our counterparties, as well as on the assets in which MONETA has invested that are linked to ESG factors.

For this reason, we decided to start work at the end of 2021 to analyse the main ESG risks we face as the Bank within the existing risk categories and, in parallel, to identify our potential business opportunities. This analysis is reviewed annually, and its findings are incorporated into our ESG Strategy. The results of the analysis to date do not indicate an impact on the expected credit loss. We have also updated our risk catalogue to cover climate and environmental risks: in



the future, we will extend this update to include social and corporate responsibility risks after we deeper investigate the relevant factors affecting these risks.

In line with our ESG Strategy a Board-level Sustainability Committee was also established. This oversees the assessment of the above analysis and the overall management of ESG risks across the Group. Within its remit, Sustainability Committee is authorized to issue instructions to employees and members of the statutory bodies of the subordinate entities. The Sustainability Committee monitors the development of ESG objectives and decides on or approves remedial measures in case of an undesirable development trend. As of December 2022, the CEO, the CFO and the CRO are members of the Sustainability Committee.

Our approach to risk management is based on the availability of relevant ESG data. We understand the challenges we face in relation to the availability of relevant ESG data and we undertake data enrichment projects to gather all the data we need to make ESG risk decisions, particularly with respect to credit risk.

Therefore, we are implementing projects within our loan portfolio to increase the availability of data on relevant ESG factors. In the first phase, we are primarily focusing on emissions financed by us, as this is what we will use as a measure of transitional risk for the future.

ESG risk assessment includes climate and environmental risks.

MONETA Group's planned ESG risk assessment currently includes climate and environmental risks, which are classified into two separate categories:

1. transitional risks,
2. physical risks.

Transitional risks are defined as risks of any negative financial impact on the institution resulting from the current or future impacts of the transition to an environmentally sustainable economy.

Physical risks are defined as the risks of any negative financial impact on the institution arising from current or future impacts of physical effects of environmental factors on counterparties or invested assets.

Within these categories, we identify arising ESG risk subcategories along three disjunct timescales:

1. Short term (0–3 years)
2. Medium term (3–5 years)
3. Long term (5–30 years)

Physical risk	Acute risk	Short, Medium term
	Chronic risk	Medium, Long term
Transitional risk	Policy and legal risk	Medium, Long term
	Technology risk	Long term
	Commodity risk	Medium, Long term
	Commodity risk	Short, Medium, Long term

Acute risk as part of Physical risk is event driven and materializes as more severe natural disasters, or more widespread disasters or disasters happening with higher frequency.

Chronic risk is gradual materialization of Physical risk and includes higher average temperatures, higher sea levels, higher humidity.

Political and legal risk include precipitous changes in regulation in particular on emissions, taxation, and green taxonomy disclosures.

Technology risk deals with advances in technologies allowing circular economy, which could impact companies with older equipment.

Commodity risk within Transitional risk is driven by rapid changes of market price of electricity, gas, water, or other commodity prices.



Reputational risk examines impact of how worsening reputation might affect demand for goods of clients of MONETA Group.

We perceive ESG and climate-related risks as risk drivers of traditional banking industry risk categories and not as individual risks. We also use the results of the materiality analysis to assess the processes for managing ESG and climate-related risks in the form of risk drivers, including mitigation methods, and the processes for prioritizing these risks. These processes are described below in the context of traditional banking industry risk categories.

We are planning to integrate ESG and climate-related risks into overall strategic planning and ICAAP/ILAAP through scenario analysis. It should include various climate-related model situations, including quantification of the financial impact of each identified ESG and climate factor. A solid part of the analysis should also include a scenario assessment, i.e. whether and to what extent the MONETA Group is aligned with a scenario of a temperature increase of less than 2 °C and the impact of these factors on the Bank's current portfolio, including the identification of associated risks and opportunities. The scenario analysis will be based on the results of the materiality and impact analysis, and MONETA Group aims to conduct these in the upcoming years.



CREDIT RISK

Within our banking book, we consider credit risk to be the risk that is most impacted by ESG and climate-related factors, as it is believed to have the greatest impact on our business and also directly affects the majority of our portfolio. Within credit risk, we identified the following potential negative impacts associated with ESG and climate-related factors:

1. Political and legal (Transitional) risks as the risks of any negative financial impact on our clients arising from the current or future impacts of the transition to an environmentally sustainable economy through new regulation, which will lead to a deterioration in our clients' financial position and an increase in the likelihood of their insolvency.
2. Technology (Transitional) risks as the risks of any negative financial impact on our clients arising from the rapid modernization of our clients' competitors.
3. Commodity (Transitional) risks as the risks of any negative financial impact on our clients arising from rapid changes of prices of commodities.
4. Acute physical risks as the risks of any negative financial impact on our clients and institutions that arise from damage to our clients' assets.
5. Chronic physical risk as the current or future impacts of climate related factors with gradual materialization impacting our clients' business operations and which will lead to a deterioration in their financial position and an increase in the likelihood of their default.



In order to integrate climate-related factors into our risk appetite framework, book of limits and relevant internal regulations, we will first segment our loan portfolio into various NACE sectors and develop, monitor, and analyse individual ESG and climate-related risk indicators for transitional and physical risks. We will then progressively integrate the analysed risks into our risk appetite.

Our quantitative targets, KPIs and limits with respect to transitional risk will then be linked to the carbon intensity of our loan portfolio; specific targets and limits will then be set in accordance with the relevant regulations once we have completed our portfolio analysis.

Our approach to ESG risk is proportionate to the size of our exposures within the loan portfolio. To assess the level of ESG risk of selected large corporate counterparties, we use as part of our commercial client rating a so called ESG scorecard. The range of counterparties affected is determined by a defined threshold based on the counterparty's annual turnover. The scope of coverage will be assessed in the following years and based on the assessment of the materiality of ESG risk, it will be reassessed and possibly extended to other categories of clients.

To continuously improve our understanding of ESG risks in the credit approval process, credit analysts have been trained in the use of the ESG score card and the commercial underwriting department is fully involved in all ESG related workshops.

Thus, since the implementation of the ESG scorecard, ESG risks are reflected in the Bank's credit approval process and in the creditworthiness of the client, and subsequently in the product pricing, Expected Credit Losses (ECL) and the monitoring process within the Bank. We therefore continue to measure and monitor the overall ESG rating of the portfolio concerned: our aim is to achieve a gradual improvement in the coming years in the context of the overall objectives of our ESG Strategy.

We have also defined a list of sectors that can only be financed in exceptional cases and subject to the approval of such a financial support by the Credit Committee as the highest authority for approving loans (e.g. gambling, manufacture of weapons and explosives, waste management, mining including oil and gas, nuclear energy, manufacture or use of and trade in asbestos and other environmentally hazardous substances, any trade in genetically modified organisms).

We regularly review the list of these sectors: we include ESG-related criteria in this regular review. We also conduct AML checks on all our major commercial lending clients: if they are involved in significant public controversies and could pose a significant reputational risk to the Bank, we refer decisions on this client to MONETA Group's senior approval authorities. We will also seek to integrate ESG risks into the management of the loan approval and monitoring process, with a primary focus on physical risks for loans secured by real estate. We will actively engage in new data collection for these purposes.

MARKET RISK AND LIQUIDITY RISK

Based on the ESG risk assessment, we understand that ESG factors may negatively affect the Bank's exposure to market and liquidity risks. Therefore, as part of our assessment of market and liquidity risks, we periodically reassess the significance of the ESG factors to understand their potential impact on the Bank's market and liquidity risk profile.

OPERATIONAL RISK

We consider ESG factors and risks as drivers of operational risk. We have identified these risk factors, specifically transitional risk and physical risk related to climate, environmental and reputational risk, as the most significant drivers of operational risk using a qualitative materiality assessment.

Potential negative reputational risks are mitigated by reducing the environmental footprint of our operations and improving our own ESG profile. Our goal is to become a leader in digital banking services in the Czech Republic and improve the efficiency of our operations. We aim to become net carbon neutral in Scope 1 and 2 (direct emissions) by the end of 2026 while avoiding greenwashing.

To minimise climate and environmental risks, we screen our suppliers for environmental and social risks as described in our ESG Strategy. In doing so, we aim to mitigate transitional risks within our supply chain. In addition, we also aim to reduce our own carbon footprint, which will ultimately reduce our exposure to transitional risk.

To reduce our net exposure to physical risk within operational risk, we use insurance for all branches and headquarters.

In addition, we have defined new ESG-related operational risk events as part of our Risk and Control Self-Assessment (RCSA) process, which will allow us to better understand the underlying ESG risk drivers.



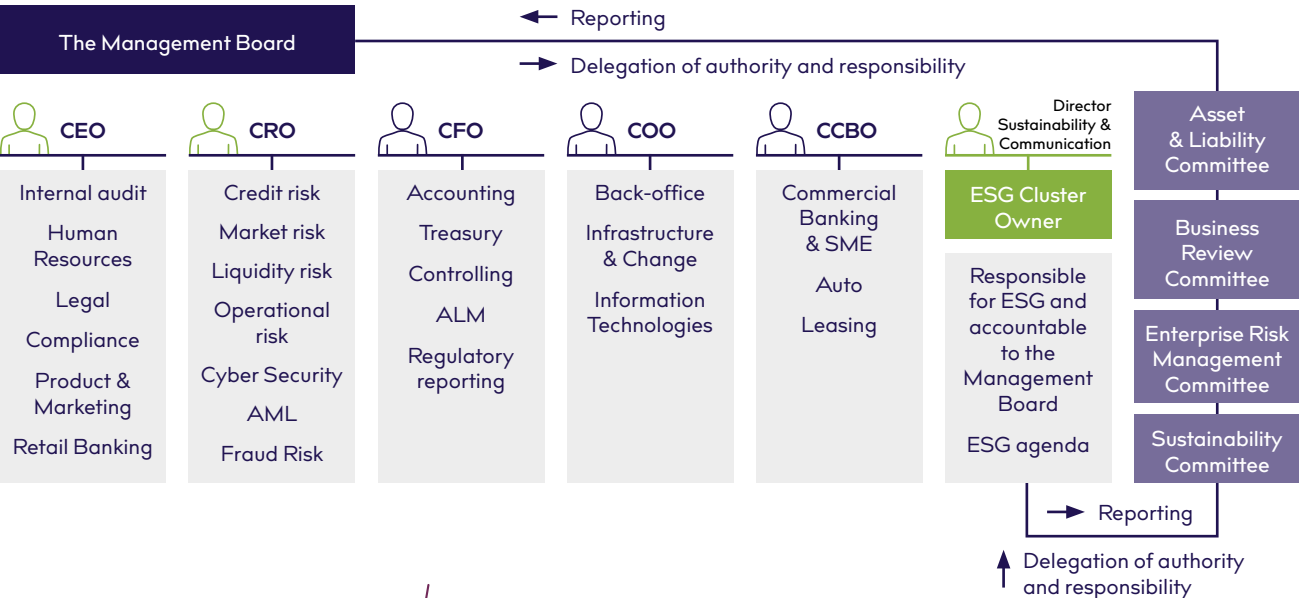
ESG Corporate Governance Framework

In June 2021, an ESG Cluster was established in the Bank. This is an agile team that is responsible for coordinating all other clusters, squads and activities to ensure that ESG developments take place across the Bank in line with our ESG Strategy.

In the first months of its existence, the ESG Cluster focused on a detailed analysis of MONETA Group’s market position in the field of environmental, social and sustainable governance. We use the services of external consultancy firms, with the help of which workshops on specific topics take place together with the ESG team. We are currently working on preparation of the double materiality analysis and, based on the gap analysis of CSRD requirements, we are preparing for the 2024 reporting. We are planning to update our medium-term ESG Strategy in 2024, which was officially introduced in October 2021, including a detailed roadmap to 2026, defining our ambitions and targets. In 2023, we continued with another round of workshops related to new initiatives and reporting requirements. We recognise that decision-making powers, individual responsibilities and control mechanisms are integral to the effective implementation of the overall programme. The new governance model therefore aims to ensure that sustainability is represented comprehensively in the Bank.



Corporate governance



Sustainability Committee

At the Board level, the Sustainability Committee, which was established in October 2021, is responsible for the ESG agenda. The Sustainability Committee is aware of the importance of Regulation 2020/852 (EU Taxonomy Regulation) and on quarterly basis monitors and prepares appropriate actions to be in line with the requirements. Its mission is to assist the Management Board to effectively implement and oversee all ESG-related and climate-related activities across the MONETA Group. The ultimate responsibility for the Sustainability Committee lies with the CEO of the Bank.

At the Board level, the Sustainability Committee, which was established in October 2021, is responsible for the ESG agenda.



The Sustainability Committee is responsible for managing and coordinating environmental, social and corporate governance (ESG) activities. The Commission meets quarterly.

Its main responsibilities include:

- discussing the ESG Strategy, specifically with respect to climate-related issues, updating it and proposing its approval to the Group's Management Board;
- discussing ESG reports (quarterly) relating to the development of the set objectives of the ESG Strategy;
- deciding on corrective actions in the event of adverse developments;
- evaluating external influences and changes (including regulatory) relevant to the ESG area;
- deciding on appropriate actions and informing other relevant bodies and committees of the Group companies;
- overseeing the implementation of the PRB Principles.

As at 31 December 2023, the following positions were members of the Sustainability Committee:

Chairman of Management Board and Chief Executive Officer (CEO)	ESG
Vice-Chairman of Management Board and Chief Risk Officer (CRO)	ESG
Member of Management Board and Chief Financial Officer (CFO)	
Member of Management Board and Chief Operating Officer (COO)	
Member of Management Board and Chief Commercial Banking Officer (CCBO)	

The Sustainability Committee makes decisions by simple majority of the votes present at the meeting. The Sustainability Committee is quorate if half of its voting members are present at the meeting while also holding simple majority of the votes of all voting members (including MONETA Stavební Spořitelna, a.s. Board members). In the event of absence, a voting member of the Sustainability Committee may delegate the exercise of his/her voting rights to another voting member.

Director Sustainability & Communication	ESG
Director Human Resources	
Chief Shared Services Officer	

Proper management of ESG factors and risks at MONETA requires a holistic approach that is tightly integrated into three lines of defence.

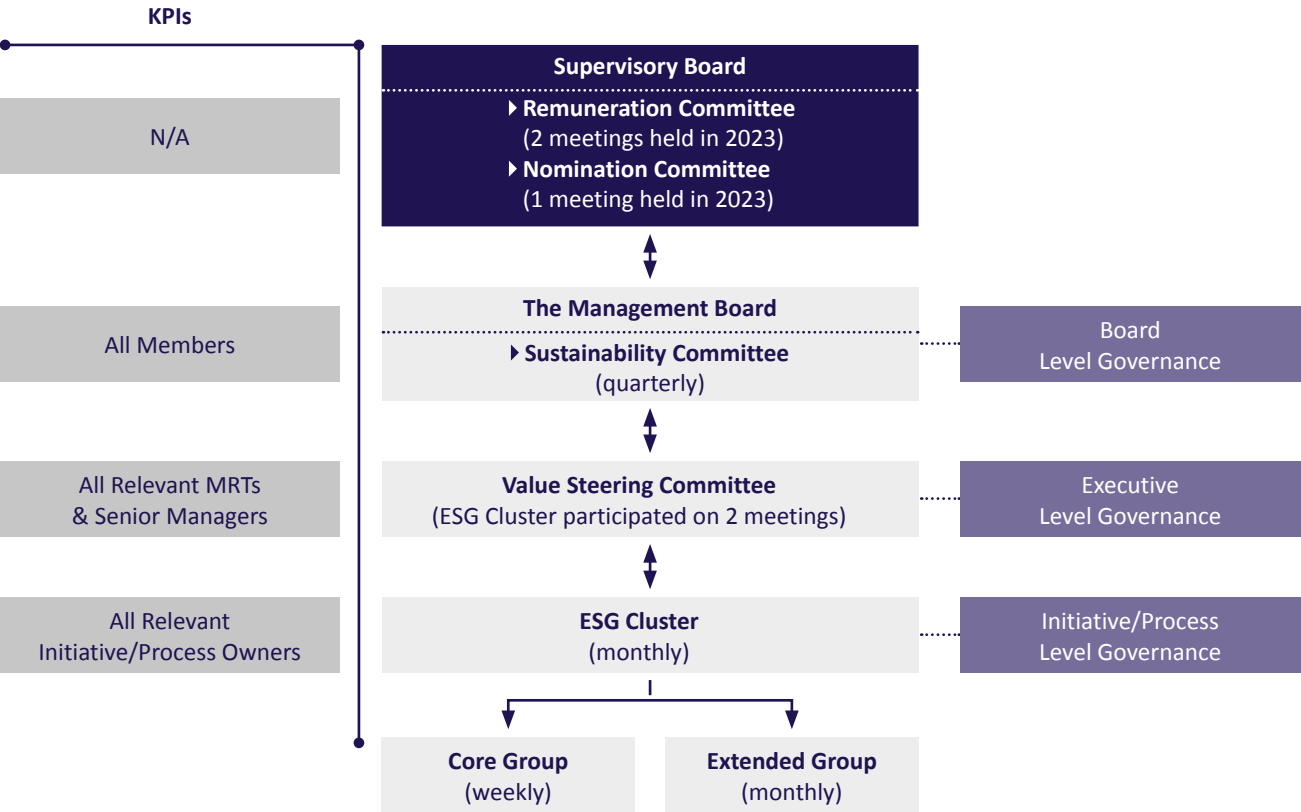
The first line of defence is provided through training, education and financial support to manage exposure to ESG factors and risks, while we focus primarily on employees, suppliers, clients and the overall level of ESG risks to which the Bank is exposed.

The compliance function, which forms the second line of defence, is responsible for ensuring that MONETA complies with relevant ESG-related regulations. But ultimate responsibility for regulatory compliance lies with the first line of defence. This function integrates ESG-related topics into its monitoring and impact assessment processes. This function is provided by the Group’s Compliance Department, which regularly informs and advises the Management Board on ESG regulatory developments and impacts in this context. Together with other regulatory functions, Compliance also assesses the potential impact of any ESG regulatory changes on our business. The second line of defence also includes a risk management function that similarly considers ESG aspects.

The third line of defence is MONETA’s internal audit function: it integrates ESG considerations into its audit mission and regularly assesses the appropriateness and viability of MONETA’s processes.

In 2023, the internal audit team carried out two audits targeting ESG. The first was an audit of the carbon footprint calculation methodology, which examined the integrity of the entire carbon footprint calculation process, input data and processing. The next topic that colleagues focused on was the Code of Ethics, where the completeness of the Code, its distribution and enforcement were verified. In both cases, we successfully passed the internal audit and no major

Levels of Corporate Governance in terms of Sustainability



deficiencies were identified. However, as the topic of sustainability is embedded in many processes throughout the Bank, sustainability was also audited under Corporate Governance & ESG, where the auditor addressed the underlying governance and oversight of the ESG area. Here too, there were no material findings. These and other key ESG areas will be audited regularly, at least once every four years.



MON FAIR Committee

Our focus has always been on diversity and inclusion. That is why the MON FAIR Committee, an advisory body to the Bank's Management Board on diversity, inclusion and gender balance, was established in 2020. Its mission is to oversee equal pay for men and women working in comparable positions and to prepare supporting programmes aiming at increasing the number of women in management positions. It further oversees the inclusion of people with disabilities and focuses on removing inequalities in relation to LGBTQ+ employees. The Committee also develops support programmes for employees on maternity and parental leave to ensure they remain in touch with the MONETA Group throughout their absence in order to facilitate their smooth return back to work and supports work-life balance of parents from among our employees. MON FAIR also facilitates intergenerational dialogue and supports informal caregivers and chronically ill employees.

The MON FAIR Committee makes decisions by a simple majority vote of the voting members present. A simple majority of all voting members constitutes a quorum at a MON FAIR meeting.

The MON FAIR Committee is an advisory body to the Group's Management Board for diversity, inclusion and gender equality.

As at 31 December 2023, the following positions were members of the MON FAIR Committee:

Members with voting rights

Director Human Resources (Chairman)
Director Sustainability & Communication
Senior Manager Investor Relations
Senior Manager Digital Channels
Senior Manager Deposits & Cards
Senior Manager Commercial Back Office

INTEGRATION OF ESG INTO TOP MANAGEMENT REMUNERATION

In order to properly integrate ESG into practice, those in positions of responsibility for ESG issues are motivated to act in ways that reduce negative impacts on climate change. This means that the remuneration policy is set up to reward sustainable performance that is in line with our values and risk expectations.

ESG criteria have been reflected in KPIs and executive remuneration since 2021.

As we regularly analyse our position on ESG issues and the impacts of ESG factors and risks, ESG is integrated into the remuneration of the Management Board members through key performance indicators known as ESG-related KPIs. The achievement of the KPIs then has a material impact on the variable remuneration component and the KPIs and their achievement are regularly assessed and taken into account in the review for the following period.

In December 2021, the Sustainability Committee approved a new model for setting KPIs for members of the Management Board, managers who are also Material Risk Takers (MRTs) within the Bank and other employees responsible for individual activities.³³



³³Source: <https://investors.moneta.cz/documents/12270853/20121822/mmb-new-kpi-2023-en.pdf>

KPIs of main executives responsible for the ESG Strategy

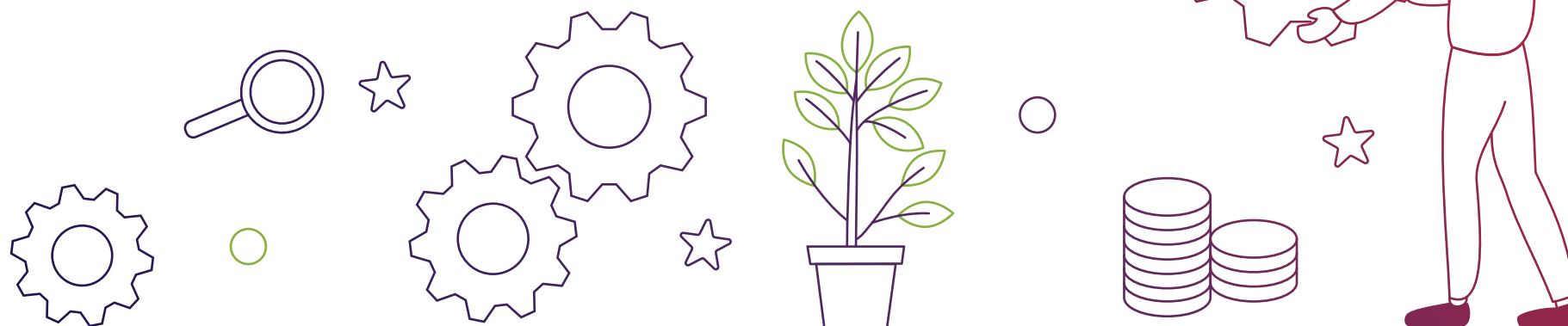
CHIEF EXECUTIVE OFFICER – TOMÁŠ SPURNÝ

Quantitative Targets		Total Weight 70%		
Nr.	Objective	Weight	Target	Floor/Cap
01.	Net profit (CZK bn.)	25%	≥4.3	4.3
02.	Operating income (CZK bn.)	10%	≥12.0	12.0
03.	Total OPEX* (CZK bn.)	10%	≤5.7	5.7
04.	RoTE (%)	10%	≥15.0	15.0
05.	Loan to Deposit ratio (%)	10%	≤77.5	79.4
06.	Investment budget (CAPEX) (CZK bn.)	5%	≤0.8	0.85

Note: All presented figures were rounded for presentation purposes.

*Excluding unforeseen/unbudgeted material extraordinary costs.

Qualitative Targets		Total Weight 30%
Nr.	Objective	
01.	Digital strategy implementation	
02.	Implementation of Environmental, Social and Corporate Governance strategy – development and strategic review of action plan, meeting carbon reduction target and improve gender diversity	
03.	Management of relationship with regulator	
04.	Talent and Succession Planning Program implementation and Corporate Culture	
05.	Engagement with investors	



CHIEF RISK OFFICER – CARL NORMAN VÓKT

Quantitative Targets		Total Weight 70%		
Nr.	Objective	Weight	Target	Floor/ Cap
01.	Net profit (CZK bn.)	20%	≥4.3	4.3
02.	Cost of Risk (bps)	20%	≤30	45
03.	Loan to Deposit ratio (%)	20%	≤77.5	79.4
04.	NPL ratio (%)	10%	≤2.2	2.5

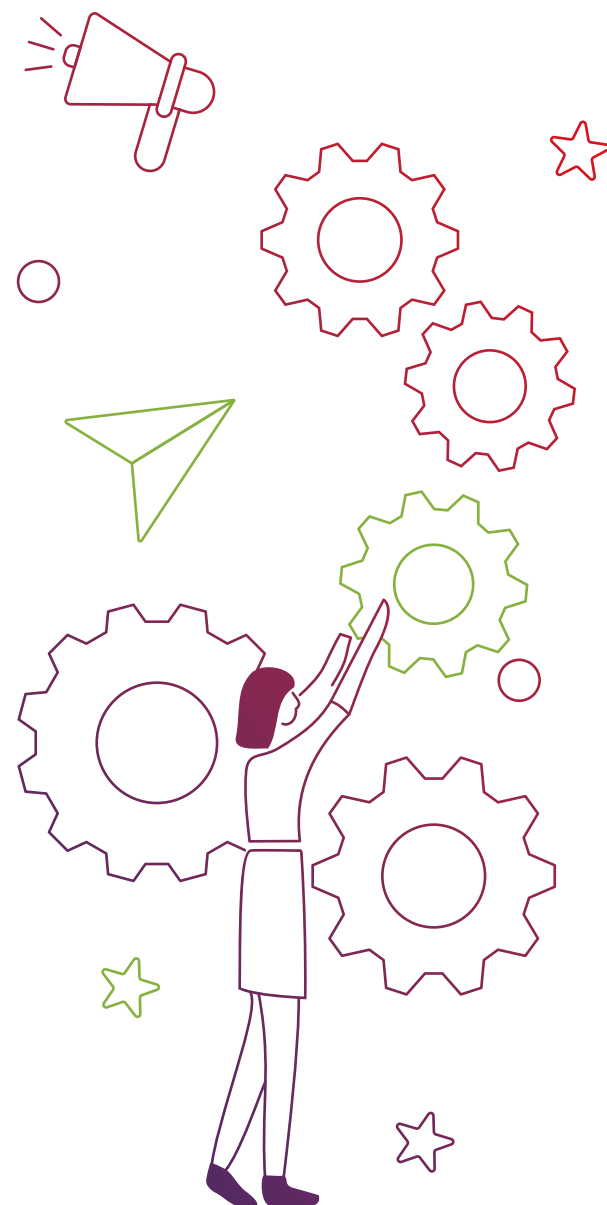
Note: All presented figures were rounded for presentation purposes.

DIRECTOR SUSTAINABILITY & COMMUNICATION – ZUZANA FILIPOVÁ

Quantitative Targets		Total Weight 30%		
Nr.	Objective	Weight	Target	Floor/ Cap
01.	Deliver Sustainability & Communication 2023 OPEX/CAPEX for BAU and Initiatives (ESG + Communication Cluster)	20%	42.9	42.9
02.	Quality of Communication for Other Functions (MRTs Evaluation)	10%	8.0	7.5

Qualitative Targets		Total Weight 30%
Nr.	Objective	
01.	Timely completion of regulatory milestones and requirements	
02.	Improvement of model and system capabilities of Risk Management	
03.	Implementation of Environmental, Social and Corporate Governance strategy – deliver all tasks under approved strategy, deliver all regulatory reporting requirements and further enhance ESG related data collection	

Qualitative Targets		Total Weight 70%
Nr.	Objective	Weight
01.	Implementation of ESG Strategy	30%
02.	Increase brand value and brand awareness of MONETA	20%
03.	Participation in the active management of investor relations and the positive evaluation of the bank	10%
04.	Employee engagement and internal communication	10%



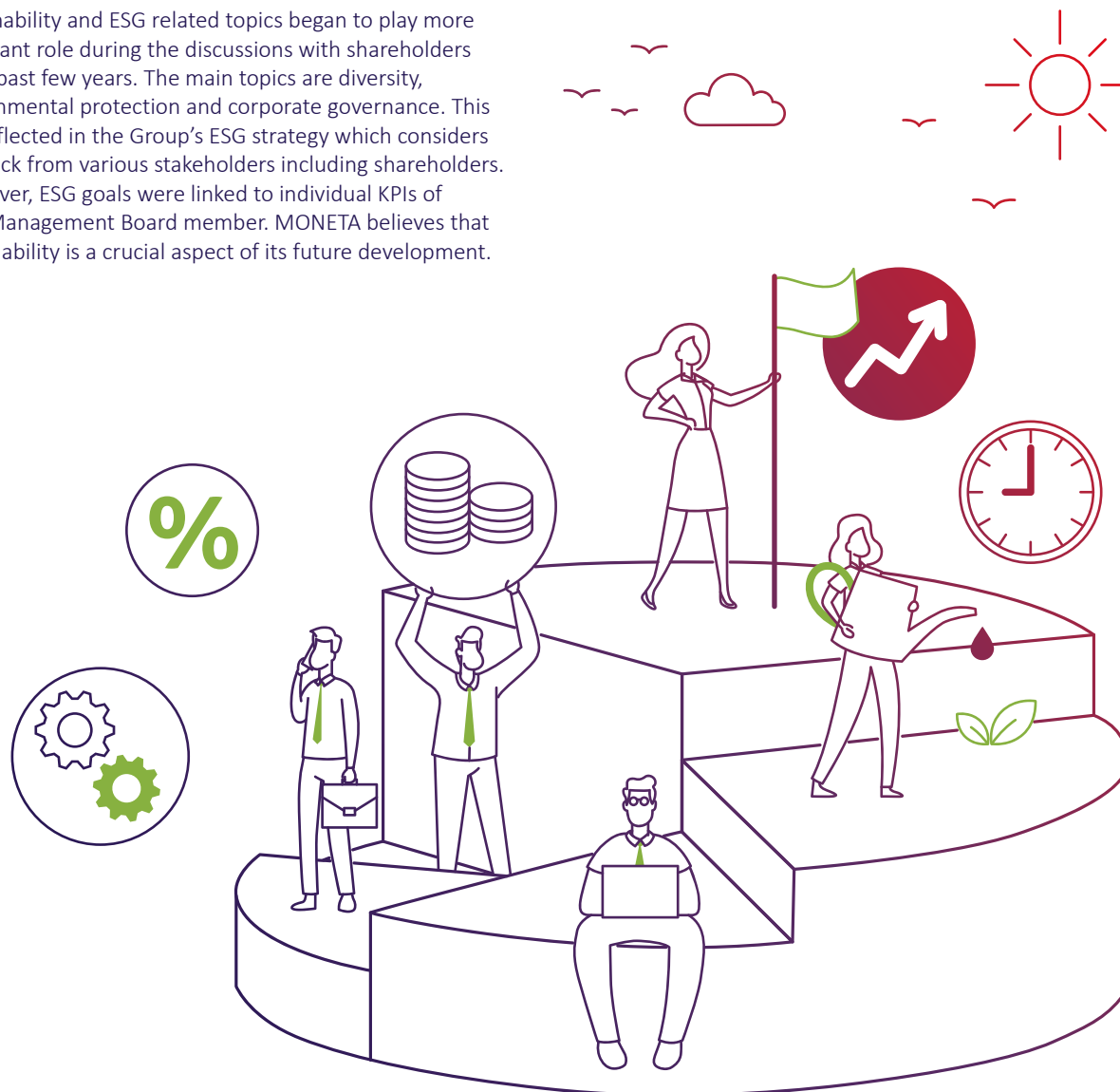
Shareholders

MONETA values its shareholders' opinions and views and therefore it welcomes and supports all opportunities for open discussion with them. MONETA has a strict equal treatment policy, and no shareholder should receive preferential information or treatment.

The main instrument for shareholders to directly influence the activities of MONETA is the General Meeting. In 2023, shareholders voted at one general meeting. The Annual General Meeting held on 25 April 2023 decided on the distribution of the 2022 net profit as a dividend in the amount of CZK 8 per share and also elected Ms. Kateřina Jirásková as a new member of the Supervisory Board of MONETA Money Bank. The Annual General Meeting also approved consolidated and separate financial statements for the year 2022 as well as the Remuneration Report for the year 2022. All items on the agenda of the Annual General Meeting were approved.

To keep all shareholders informed about the latest developments, MONETA organises quarterly conference calls open to shareholders and public where the management presents business and financial results and also informs about developments in current issues. Additionally, all shareholders are also immediately informed whenever any inside or important information is published on MONETA's website in the Investor Relations section. Shareholders are also encouraged to reach out to MONETA's Investor Relations team and arrange a one-to-one meeting with members of the Management Board. Moreover, every year MONETA participates in several investor conferences organised by renowned banks and brokers companies. Such conferences give existing or potential shareholders a unique opportunity to interact with MONETA's management in one-on-one or group meetings.

Sustainability and ESG related topics began to play more important role during the discussions with shareholders in the past few years. The main topics are diversity, environmental protection and corporate governance. This was reflected in the Group's ESG strategy which considers feedback from various stakeholders including shareholders. Moreover, ESG goals were linked to individual KPIs of each Management Board member. MONETA believes that sustainability is a crucial aspect of its future development.



What is the EU Taxonomy?

The EU Taxonomy is a classification system which provides companies, investors, and policymakers with criteria for determining whether an economic activity qualifies as environmentally sustainable. It aims mainly at increasing confidence of investors, protecting private investors from greenwashing, helping companies to become more climate-friendly, mitigating market fragmentation, redirecting investments to environmentally sustainable activities and thereby helping the EU with implementation of the European green deal.

The Regulation 2020/852 (EU Taxonomy Regulation) establishes the basis for the EU Taxonomy by setting four conditions, which an economic activity must meet to qualify as environmentally sustainable. Thus, an economic activity shall qualify as environmentally sustainable where such economic activity:

- contributes substantially to one or more of the environmental objectives (see below),
- does not significantly harm any of the environmental objectives (see below),
- is carried out in compliance with specified minimum safeguards, and
- complies with established technical screening criteria.

The EU Taxonomy Regulation establishes six environmental objectives referred above:

- climate change mitigation,
- climate change adaptation,
- the sustainable use and protection of water and marine resources,
- the transition to circular economy,
- pollution prevention and control,
- the protection and restoration of biodiversity and ecosystems.

Under the EU Taxonomy Regulation, the European Commission is authorized to prepare the actual list of environmentally sustainable activities by defining technical screening criteria for each environmental objective through delegated acts. The first delegated act on sustainable activities for climate change adaptation and mitigation objectives was published on 9 December 2021 and is applicable since January 2022. On 9 March 2022, the Commission adopted the Complementary Climate Delegated Act including, under strict conditions, specific nuclear and gas energy activities in the list of economic activities covered by the EU taxonomy. The set of technical screening criteria for all environmental objectives was completed by the adoption of the Environmental Delegated Act on 27 June 2023 which defines criteria for economic activities substantially contributing to one or more of the four remaining non-climate environmental objectives. However, the Environmental Delegated Act is applicable as of January 2024 and is therefore outside the scope of this 2023 report.

Disclosure Requirement Related to EU Taxonomy

In accordance with Article 8 of the EU Taxonomy Regulation, any undertaking which is subject to an obligation to publish non-financial information pursuant to NFRD shall include in its non-financial statement information on how and to what extent the undertaking's activities are associated with economic activities that qualify as environmentally sustainable under the EU Taxonomy Regulation.

Article 8 of the EU Taxonomy Regulation is supplemented by the Commission Delegated Regulation (EU) 2021/2178 of 6 July 2021 (Disclosures Delegated Act) that specifies the content, methodology and presentation of information to be disclosed by financial and non-financial undertakings concerning the proportion of environmentally sustainable economic activities in their business, investments or lending activities.

Against this backdrop, MONETA Group is required to comply with the Green Asset Ratio disclosure requirements set out in the EU Taxonomy Regulation. The Green Asset Ratio (GAR) and the corresponding Key Performance Indicators determined pursuant to the Disclosures Delegated Act are disclosed annually in the consolidated Sustainability Report of MONETA Group. The first annual reporting period covers the year 2023. After a transition period of three years and as of January 2026, MONETA Group will also need to report on the Taxonomy alignment of its trading book and fees and commissions for non-banking activities.

From 2022, the Group started to collect NACE codes according to the Use of Proceeds for all commercial counterparties to improve its disclosure. Due to the gradual expansion of data collection, as well as its business strategy focused on green activities, MONETA Group expects to increase the transparency and thoroughness of taxonomy disclosure from companies financed by MONETA.

At as year-end 2023, the Group's trading portfolio does not contain any Taxonomy-eligible or Taxonomy-aligned economic activities. Since the trading portfolio is mainly used for risk management of customers' books through derivative transactions (hedging), there is only limited room for incorporation of Taxonomy-eligible activities.

Moreover, in June 2023 MONETA Group published data on the carbon footprint of its lending portfolio, specifically the leased assets, commercial loan portfolio and retail car loans.

The calculations have been performed to the best of the MONETA Group's knowledge and understanding of the regulatory requirements. The Group is currently working on developing new and expanding its established client engagement processes to support clients in their transition and embed the Taxonomy-related considerations in client conversations and product design where feasible.

MONETA published its ESG Strategy in October 2021, which describes how MONETA manages the risks (see more details in Section 9 – Risk Management). MONETA will update the ESG Strategy during 2024 and publish in Q4 2024.

The figures included in the tables in this chapter are presented for the entire consolidated MONETA Group as of 31 December 2023 and contain data of the parent company MONETA Money Bank, a.s., and its subsidiaries and associates as listed in the Annual Financial report.

As of 31 December 2023, MONETA had no exposures that would qualify as EU-Taxonomy aligned, i.e., that would meet all criteria for EU-Taxonomy eligibility, and at the same time would meet the criteria outlined in the EU Taxonomy for their alignment.

The volume of EU-Taxonomy eligible exposures consists of three main groups:

- a) Retail exposures
- b) Commercial exposures
- c) Exposures to financial undertakings

The retail exposures contain mainly private mortgages and car loans.

With respect to private mortgages, no exposures qualify as EU-Taxonomy aligned due to data limitations mainly on PENB (energy performance certificate). This data are currently collected by the Group purely on voluntary basis and generally the availability of the data on the Czech market is limited.

Lending with the purpose of financing electric vehicles is recorded as a Taxonomy-eligible activity if the start date of the loan is from 1 January 2022. We do not report Taxonomy alignment in 2023 because assessment of "do not significant harm" is not feasible. Assessment of Taxonomy alignment requires information about the tyres on the motor vehicle etc. However, data for screening of "do not significant harm" is not available.

Commercial exposures include exposures to non-financial undertakings that meet the EU-taxonomy criteria and are subject to NFRD, i.e., they are public-interest entities, have at least 500 full-time employees and at the same time their country of residence is within the EU.

For the evaluation of the criteria, MONETA Group used the most recent internal information about the number of full-time employees and the country of residence directly from its commercial clients, and the latest available list of public-interest entities published by the Public Audit Oversight Board (www.rvda.cz/en).

It must be added that a complete data collection is not available at reporting date- non-financial undertakings have not yet published data for 2023, hence our reporting is based on data from 2022.

The only commercial exposure fulfilling the conditions of Taxonomy – eligible economic activities are corporate bonds issued by České dráhy a.s. of CZK 1,059 million. No other commercial loan or any other exposure meets the criteria. Please note that the issuer has not published the split of the use of the funds by turnover or CAPEX, hence MONETA reports the exposures under the GAR KPI stock based on turnover and CAPEX in the same percentages (see the tables below).

Exposures to financial undertakings are also subject to the same criteria outlined above. MONETA Group does not report any exposures as taxonomy-eligible towards financial undertakings.

All other exposures are either excluded from the numerator due to non-fulfilment of the criteria above, or they are not GAR assets, or they are off-balance sheet exposures.

Disclosures according to Annex VI – templates for the KPIs of Credit institutions

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

Year 2023		Total environmentally sustainable assets CZK millions	KPI turnover (%)	KPI CAPEX (%)	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	0	0.00	0.00	0.00	16.24	38.09

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)*)	0	0.00	0.00	0.00	N/A	N/A
	Trading book*	0	0.00	0.00			
	Financial guarantees	0	0.00	0.00			
	Assets under management	N/A	N/A	N/A			
	Fees and commissions income**	N/A	N/A	N/A			

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

**Fees and commissions income from services other than lending and AuM Institutions shall disclose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

*** % 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

Note 1: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an impact assessment.

Remarks: *) The KPIs are based on the nominal amount of new exposures i.e. new covered assets within the numerator of GAR

1. Assets for the calculation of GAR based on turnover

Million CZK		Total [gross] carrying amount	31 December 2023														
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)						TOTAL (CCM + CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)						Of which environmentally sustainable (Taxonomy-aligned)			
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)									
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling	Of which enabling						
GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	211,415	131,384	–	–	–	–	–	–	–	–	–	131,384	–	–	–	–
2	Financial undertakings	2,177	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
3	Credit institutions	2,177	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
5	Debt securities, including UoP	2,177	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
6	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	Other financial corporations	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
8	of which investment firms	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
12	of which management companies	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
14	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
15	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
16	of which insurance undertakings	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
17	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
18	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
19	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
20	Non-financial undertakings	1,059	1,059	–	–	–	–	–	–	–	–	–	1,059	–	–	–	–
21	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22	Debt securities, including UoP	1,059	1,059	–	–	–	–	–	–	–	–	–	1,059	–	–	–	–
23	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
24	Households	208,179	130,324	–	–	–	–	–	–	–	–	–	130,324	–	–	–	–
25	of which loans collateralised by residential immovable property	130,199	128,602	–	–	–	–	–	–	–	–	–	128,602	–	–	–	–
26	of which building renovation loans	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
27	of which motor vehicle loans	2,560	1,722	–	–	–	–	–	–	–	–	–	1,722	–	–	–	–
28	Local governments financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
29	Housing financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
30	Other local government financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
31	Collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

1. Assets for the calculation of GAR based on turnover

Million CZK		Total [gross] carrying amount	31 December 2023													
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)								
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)								
				Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	75,164	–	–	–	–	–	–	–	–	–	–	–	–	–	–
33	Financial and Non-financial undertakings	59,669														
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	54,888														
35	Loans and advances	54,861														
36	of which loans collateralised by commercial immovable property	35,516														
37	of which building renovation loans	–														
38	Debt securities	–														
39	Equity instruments	27														
4–	Non-EU country counterparties not subject to NFRD disclosure obligations	4,781														
41	Loans and advances	4,752														
42	Debt securities	–														
43	Equity instruments	30														
44	Derivatives	2,701														
45	On demand interbank loans	2,753														
46	Cash and cash-related assets	3,207														
47	Other categories of assets (e.g. Goodwill, commodities etc.)	6,834														
48	Total GAR assets	286,579	131,384	–	–	–	–	–	–	–	–	–	–	–	–	–
49	Assets not covered for GAR calculation	176,342														
5–	Central governments and Supranational issuers	101,254														
51	Central banks exposure	74,544														
52	Trading book	544														
53	Total assets	462,921	131,384	–	–	–	–	–	–	–	–	–	131,384	–	–	–
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																
54	Financial guarantees	2,236	–	–	–	–	–	–	–	–	–	–	–	–	–	–
55	Assets under management	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
56	Of which debt securities	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
57	Of which equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure (1 January 2022).

1. Assets for the calculation of GAR based on CAPEX

Million CZK		Total [gross] carrying amount	31 December 2023														
			Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)						TOTAL (CCM + CCA)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)						Of which environmentally sustainable (Taxonomy-aligned)			
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)									
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling	Of which enabling						
GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	211,415	131,384	–	–	–	–	–	–	–	–	–	131,384	–	–	–	–
2	Financial undertakings	2,177	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
3	Credit institutions	2,177	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
5	Debt securities, including UoP	2,177	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
6	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	Other financial corporations	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
8	of which investment firms	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
12	of which management companies	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
14	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
15	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
16	of which insurance undertakings	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
17	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
18	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
19	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
20	Non-financial undertakings	1,059	1,059	–	–	–	–	–	–	–	–	–	1,059	–	–	–	–
21	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22	Debt securities, including UoP	1,059	1,059	–	–	–	–	–	–	–	–	–	1,059	–	–	–	–
23	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
24	Households	208,179	130,324	–	–	–	–	–	–	–	–	–	130,324	–	–	–	–
25	of which loans collateralised by residential immovable property	130,199	128,602	–	–	–	–	–	–	–	–	–	128,602	–	–	–	–
26	of which building renovation loans	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
27	of which motor vehicle loans	2,560	1,722	–	–	–	–	–	–	–	–	–	1,722	–	–	–	–
28	Local governments financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
29	Housing financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
30	Other local government financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
31	Collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

1. Assets for the calculation of GAR based on CAPEX

Million CZK		31 December 2023															
		Total [gross] carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which environmentally sustainable (Taxonomy-aligned)				
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	75,164	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
33	Financial and Non-financial undertakings	59,669															
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	54,888															
35	Loans and advances	54,861															
36	of which loans collateralised by commercial immovable property	35,516															
37	of which building renovation loans	–															
38	Debt securities	–															
39	Equity instruments	27															
4–	Non-EU country counterparties not subject to NFRD disclosure obligations	4,781															
41	Loans and advances	4,752															
42	Debt securities	–															
43	Equity instruments	30															
44	Derivatives	2,701															
45	On demand interbank loans	2,753															
46	Cash and cash-related assets	3,207															
47	Other categories of assets (e.g. Goodwill, commodities etc.)	6,834															
48	Total GAR assets	286,579	131,384	–	–	–	–	–	–	–	–	–	–	–	–	–	–
49	Assets not covered for GAR calculation	176,342															
5–	Central governments and Supranational issuers	101,254															
51	Central banks exposure	74,544															
52	Trading book	544															
53	Total assets	462,921	131,384	–	–	–	–	–	–	–	–	–	131,384	–	–	–	–
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations																	
54	Financial guarantees	2,236	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
55	Assets under management	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
56	Of which debt securities	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
57	Of which equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

1. This template shall include information for loans and advances, debt securities and equity instruments in the banking book, towards financial corporates, non-financial corporates (NFC), including SMEs, households (including residential real estate, house renovation loans and motor vehicle loans only) and local governments/municipalities (house financing).
2. The following accounting categories of financial assets should be considered: Financial assets at amortised cost, financial assets at fair value through other comprehensive income, investments in subsidiaries, joint ventures and associates, financial assets designated at fair value through profit or loss and non-trading financial assets mandatorily at fair value through profit or loss, and real estate collaterals obtained by credit institutions by taking possession in exchange in of cancellation of debts.
3. Banks with non-EU subsidiary should provide this information separately for exposures towards non-EU counterparties. For non-EU exposures, while there are additional challenges in terms of absence of common disclosure requirements and methodology, as the EU taxonomy and the NFRD apply only at EU level, given the relevance of these exposures for those credit institutions with non-EU subsidiaries, these institutions should disclose a separate GAR for non-EU exposures, on a best effort basis, in the form of estimates and ranges, using proxies, and explaining the assumptions, caveats and limitations.
4. For motor vehicle loans, institutions shall only include those exposures generated after the date of application of the disclosure (1 January 2022).

2. GAR sector information based on turnover

Breakdown by sector- NACE 4 digits level (code and label)		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
1	A02.10- Silviculture and other forestry activities	–	–			–	–			–	–		
2	A02.20- Logging	–	–			–	–			–	–		
3	A02.30- Gathering of wild growing non-wood products	–	–			–	–			–	–		
4	A02.40- Support services to forestry	–	–			–	–			–	–		
5	C16.23- Manufacture of other builders' carpentry and joinery	–	–			–	–			–	–		
6	C20.11- Manufacture of industrial gases	–	–			–	–			–	–		
7	C20.13- Manufacture of other inorganic basic chemicals	–	–			–	–			–	–		
8	C20.14- Manufacture of other organic basic chemicals	–	–			–	–			–	–		
9	C20.15- Manufacture of fertilisers and nitrogen compounds	–	–			–	–			–	–		
10	C20.16- Manufacture of plastics in primary forms	–	–			–	–			–	–		
11	C23.11- Manufacture of flat glass	–	–			–	–			–	–		
12	C23.20- Manufacture of refractory products	–	–			–	–			–	–		
13	C23.31- Manufacture of ceramic tiles and flags	–	–			–	–			–	–		
14	C23.32- Manufacture of bricks, tiles and construction products, in baked clay	–	–			–	–			–	–		
15	C23.43- Manufacture of ceramic insulators and insulating fittings	–	–			–	–			–	–		
16	C23.51- Manufacture of cement	–	–			–	–			–	–		
17	C23.61- Manufacture of concrete products for construction purposes	–	–			–	–			–	–		
18	C24.10- Manufacture of basic iron and steel and of ferro-alloys	–	–			–	–			–	–		
19	C24.20- Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	–	–			–	–			–	–		
20	C24.31- Cold drawing of bars	–	–			–	–			–	–		
21	C24.32- Cold rolling of narrow strip	–	–			–	–			–	–		
22	C24.33- Cold forming or folding	–	–			–	–			–	–		
23	C24.34- Cold drawing of wire	–	–			–	–			–	–		
24	C24.42- Aluminium production	–	–			–	–			–	–		
25	C24.51- Casting of iron	–	–			–	–			–	–		
26	C24.52- Casting of steel	–	–			–	–			–	–		

2. GAR sector information based on turnover

Breakdown by sector - NACE 4 digits level (code and label)		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
27	C24.53- Casting of light metals	–	–			–	–			–	–		
28	C25.11- Manufacture of metal structures and parts of structures	–	–			–	–			–	–		
29	C25.12- Manufacture of doors and windows of metal	–	–			–	–			–	–		
30	C25.21- Manufacture of central heating radiators and boilers	–	–			–	–			–	–		
31	C25.29- Manufacture of other tanks, reservoirs and containers of metal	–	–			–	–			–	–		
32	C25.93- Manufacture of wire products, chain and springs	–	–			–	–			–	–		
33	C27.20- Manufacture of batteries and accumulators	–	–			–	–			–	–		
34	C27.31- Manufacture of fibre optic cables	–	–			–	–			–	–		
35	C27.32- Manufacture of other electronic and electric wires and cables	–	–			–	–			–	–		
36	C27.33- Manufacture of wiring devices	–	–			–	–			–	–		
37	C27.40- Manufacture of electric lighting equipment	–	–			–	–			–	–		
38	C27.51- Manufacture of electric domestic appliances	–	–			–	–			–	–		
39	C29.10- Manufacture of motor vehicles	–	–			–	–			–	–		
40	C30.10- Building of ships and boats	–	–			–	–			–	–		
41	C30.20- Manufacture of railway locomotives and rolling stock	–	–			–	–			–	–		
42	C30.90- Manufacture of transport equipment n.e.c.	–	–			–	–			–	–		
43	C33.12- Repair of machinery	–	–			–	–			–	–		
44	C33.15- Repair and maintenance of ships and boats	–	–			–	–			–	–		
45	C33.17- Repair and maintenance of other transport equipment	–	–			–	–			–	–		
46	D35.11- Production of electricity	–	–			–	–			–	–		
47	D35.12- Transmission of electricity	–	–			–	–			–	–		
48	D35.13- Distribution of electricity	–	–			–	–			–	–		
49	D35.21- Manufacture of gas	–	–			–	–			–	–		
50	D35.22- Distribution of gaseous fuels through mains	–	–			–	–			–	–		
51	D35.30- Steam and air conditioning supply	–	–			–	–			–	–		
52	E38.11- Collection of non-hazardous waste	–	–			–	–			–	–		

2. GAR sector information based on turnover

Breakdown by sector - NACE 4 dig's level (code and label)		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
53	E38.21- Treatment and disposal of non-hazardous waste	–	–			–	–			–	–		
54	E38.32- Recovery of sorted materials	–	–			–	–			–	–		
55	F41.10- Development of building projects	–	–			–	–			–	–		
56	F41.20- Construction of residential and non-residential buildings	–	–			–	–			–	–		
57	F41.20- Construction of residential and non-residential buildings	–	–			–	–			–	–		
58	F42.11- Construction of roads and motorways	–	–			–	–			–	–		
59	F42.12- Construction of railways and underground railways	–	–			–	–			–	–		
60	F42.13- Construction of bridges and tunnels	–	–			–	–			–	–		
61	F42.21- Construction of utility projects for fluids	–	–			–	–			–	–		
62	F42.22- Construction of utility projects for electricity and telecommunications	–	–			–	–			–	–		
63	F42.91- Construction of water projects	–	–			–	–			–	–		
64	F42.99- Construction of other civil engineering projects n.e.c.	–	–			–	–			–	–		
65	F43.21- Electrical installation	–	–			–	–			–	–		
66	F43.22- Plumbing, heat and air-conditioning installation	–	–			–	–			–	–		
67	F71.10- Architectural and engineering activities and related technical consultancy	–	–			–	–			–	–		
68	F71.20- Technical testing and analysis	–	–			–	–			–	–		
69	H49.10- Passenger rail transport, interurban	1,059	–			–	–			1,059	–		
70	H49.20- Freight rail transport	–	–			–	–			–	–		
71	H49.31- Urban and suburban passenger land transport	–	–			–	–			–	–		
72	H49.32- Taxi operation	–	–			–	–			–	–		
73	H49.39- Other passenger land transport n.e.c.	–	–			–	–			–	–		
74	H49.41- Freight transport by road	–	–			–	–			–	–		
75	H49.50- Transport via pipeline	–	–			–	–			–	–		
76	H50.10- Sea and coastal passenger water transport	–	–			–	–			–	–		

2. GAR sector information based on turnover

Breakdown by sector - NACE 4 dig's level (code and label)		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
77	H50.20- Sea and coastal freight water transport	–	–			–	–			–	–		
78	H50.30- Inland passenger water transport	–	–			–	–			–	–		
79	H50.40- Inland freight water transport	–	–			–	–			–	–		
80	H52.21- Service activities incidental to land transportation	–	–			–	–			–	–		
81	H52.22- Service activities incidental to water transportation	–	–			–	–			–	–		
82	H53.10- Postal activities under universal service obligation	–	–			–	–			–	–		
83	H53.20- Other postal and courier activities	–	–			–	–			–	–		
84	J63.11- Data processing, hosting and related activities	–	–			–	–			–	–		
85	K65.12- Non-life insurance	–	–			–	–			–	–		
86	K65.20- Reinsurance	–	–			–	–			–	–		
87	M71.12- Engineering activities and related technical consultancy	–	–			–	–			–	–		
88	M71.20- Technical testing and analysis	–	–			–	–			–	–		
89	N77.11- Renting and leasing of cars and light motor vehicles	–	–			–	–			–	–		
90	N77.12- Renting and leasing of trucks	–	–			–	–			–	–		
91	N77.21- Renting and leasing of recreational and sports goods	–	–			–	–			–	–		
92	N77.34- Renting and leasing of water transport equipment	–	–			–	–			–	–		
93	N77.39- Renting and leasing of other machinery, equipment and tangible goods n.e.c.	–	–			–	–			–	–		
94	S95.21- Repair of consumer electronics	–	–			–	–			–	–		
95	S95.22- Repair of household appliances and home and garden equipment	–	–			–	–			–	–		

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.
2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

2. GAR sector information based on CAPEX

Breakdown by sector- NACE 4 digits level (code and label)		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
1	A02.10- Silviculture and other forestry activities	–	–			–	–			–	–		
2	A02.20- Logging	–	–			–	–			–	–		
3	A02.30- Gathering of wild growing non-wood products	–	–			–	–			–	–		
4	A02.40- Support services to forestry	–	–			–	–			–	–		
5	C16.23- Manufacture of other builders' carpentry and joinery	–	–			–	–			–	–		
6	C20.11- Manufacture of industrial gases	–	–			–	–			–	–		
7	C20.13- Manufacture of other inorganic basic chemicals	–	–			–	–			–	–		
8	C20.14- Manufacture of other organic basic chemicals	–	–			–	–			–	–		
9	C20.15- Manufacture of fertilisers and nitrogen compounds	–	–			–	–			–	–		
10	C20.16- Manufacture of plastics in primary forms	–	–			–	–			–	–		
11	C23.11- Manufacture of flat glass	–	–			–	–			–	–		
12	C23.20- Manufacture of refractory products	–	–			–	–			–	–		
13	C23.31- Manufacture of ceramic tiles and flags	–	–			–	–			–	–		
14	C23.32- Manufacture of bricks, tiles and construction products, in baked clay	–	–			–	–			–	–		
15	C23.43- Manufacture of ceramic insulators and insulating fittings	–	–			–	–			–	–		
16	C23.51- Manufacture of cement	–	–			–	–			–	–		
17	C23.61- Manufacture of concrete products for construction purposes	–	–			–	–			–	–		
18	C24.10- Manufacture of basic iron and steel and of ferro-alloys	–	–			–	–			–	–		
19	C24.20- Manufacture of tubes, pipes, hollow profiles and related fittings, of steel	–	–			–	–			–	–		
20	C24.31- Cold drawing of bars	–	–			–	–			–	–		
21	C24.32- Cold rolling of narrow strip	–	–			–	–			–	–		
22	C24.33- Cold forming or folding	–	–			–	–			–	–		
23	C24.34- Cold drawing of wire	–	–			–	–			–	–		
24	C24.42- Aluminium production	–	–			–	–			–	–		
25	C24.51- Casting of iron	–	–			–	–			–	–		
26	C24.52- Casting of steel	–	–			–	–			–	–		

2. GAR sector information based on CAPEX

Breakdown by sector - NACE 4 digits level (code and label)		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
27	C24.53- Casting of light metals	–	–			–	–			–	–		
28	C25.11- Manufacture of metal structures and parts of structures	–	–			–	–			–	–		
29	C25.12- Manufacture of doors and windows of metal	–	–			–	–			–	–		
30	C25.21- Manufacture of central heating radiators and boilers	–	–			–	–			–	–		
31	C25.29- Manufacture of other tanks, reservoirs and containers of metal	–	–			–	–			–	–		
32	C25.93- Manufacture of wire products, chain and springs	–	–			–	–			–	–		
33	C27.20- Manufacture of batteries and accumulators	–	–			–	–			–	–		
34	C27.31- Manufacture of fibre optic cables	–	–			–	–			–	–		
35	C27.32- Manufacture of other electronic and electric wires and cables	–	–			–	–			–	–		
36	C27.33- Manufacture of wiring devices	–	–			–	–			–	–		
37	C27.40- Manufacture of electric lighting equipment	–	–			–	–			–	–		
38	C27.51- Manufacture of electric domestic appliances	–	–			–	–			–	–		
39	C29.10- Manufacture of motor vehicles	–	–			–	–			–	–		
40	C30.10- Building of ships and boats	–	–			–	–			–	–		
41	C30.20- Manufacture of railway locomotives and rolling stock	–	–			–	–			–	–		
42	C30.90- Manufacture of transport equipment n.e.c.	–	–			–	–			–	–		
43	C33.12- Repair of machinery	–	–			–	–			–	–		
44	C33.15- Repair and maintenance of ships and boats	–	–			–	–			–	–		
45	C33.17- Repair and maintenance of other transport equipment	–	–			–	–			–	–		
46	D35.11- Production of electricity	–	–			–	–			–	–		
47	D35.12- Transmission of electricity	–	–			–	–			–	–		
48	D35.13- Distribution of electricity	–	–			–	–			–	–		
49	D35.21- Manufacture of gas	–	–			–	–			–	–		
50	D35.22- Distribution of gaseous fuels through mains	–	–			–	–			–	–		
51	D35.30- Steam and air conditioning supply	–	–			–	–			–	–		
52	E38.11- Collection of non-hazardous waste	–	–			–	–			–	–		

2. GAR sector information based on CAPEX

Breakdown by sector - NACE 4 dig's level (code and label)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
53	E38.21- Treatment and disposal of non-hazardous waste	–	–		–	–			–	–		
54	E38.32- Recovery of sorted materials	–	–		–	–			–	–		
55	F41.10- Development of building projects	–	–		–	–			–	–		
56	F41.20- Construction of residential and non-residential buildings	–	–		–	–			–	–		
57	F41.20- Construction of residential and non-residential buildings	–	–		–	–			–	–		
58	F42.11- Construction of roads and motorways	–	–		–	–			–	–		
59	F42.12- Construction of railways and underground railways	–	–		–	–			–	–		
60	F42.13- Construction of bridges and tunnels	–	–		–	–			–	–		
61	F42.21- Construction of utility projects for fluids	–	–		–	–			–	–		
62	F42.22- Construction of utility projects for electricity and telecommunications	–	–		–	–			–	–		
63	F42.91- Construction of water projects	–	–		–	–			–	–		
64	F42.99- Construction of other civil engineering projects n.e.c.	–	–		–	–			–	–		
65	F43.21- Electrical installation	–	–		–	–			–	–		
66	F43.22- Plumbing, heat and air-conditioning installation	–	–		–	–			–	–		
67	F71.10- Architectural and engineering activities and related technical consultancy	–	–		–	–			–	–		
68	F71.20- Technical testing and analysis	–	–		–	–			–	–		
69	H49.10- Passenger rail transport, interurban	1,059	–		–	–			1,059	–		
70	H49.20- Freight rail transport	–	–		–	–			–	–		
71	H49.31- Urban and suburban passenger land transport	–	–		–	–			–	–		
72	H49.32- Taxi operation	–	–		–	–			–	–		
73	H49.39- Other passenger land transport n.e.c.	–	–		–	–			–	–		
74	H49.41- Freight transport by road	–	–		–	–			–	–		
75	H49.50- Transport via pipeline	–	–		–	–			–	–		
76	H50.10- Sea and coastal passenger water transport	–	–		–	–			–	–		
77	H50.20- Sea and coastal freight water transport	–	–		–	–			–	–		

2. GAR sector information based on CAPEX

Breakdown by sector- NACE 4 dig'ts level (code and label)		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCM)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)	Mn CZK	Of which environmentally sustainable (CCM + CCA)
78	H50.30- Inland passenger water transport	–	–			–	–			–	–		
79	H50.40- Inland freight water transport	–	–			–	–			–	–		
80	H52.21- Service activities incidental to land transportation	–	–			–	–			–	–		
81	H52.22- Service activities incidental to water transportation	–	–			–	–			–	–		
82	H53.10- Postal activities under universal service obligation	–	–			–	–			–	–		
83	H53.20- Other postal and courier activities	–	–			–	–			–	–		
84	J63.11- Data processing, hosting and related activities	–	–			–	–			–	–		
85	K65.12- Non-life insurance	–	–			–	–			–	–		
86	K65.20- Reinsurance	–	–			–	–			–	–		
87	M71.12- Engineering activities and related technical consultancy	–	–			–	–			–	–		
88	M71.20- Technical testing and analysis	–	–			–	–			–	–		
89	N77.11- Renting and leasing of cars and light motor vehicles	–	–			–	–			–	–		
90	N77.12- Renting and leasing of trucks	–	–			–	–			–	–		
91	N77.21- Renting and leasing of recreational and sports goods	–	–			–	–			–	–		
92	N77.34- Renting and leasing of water transport equipment	–	–			–	–			–	–		
93	N77.39- Renting and leasing of other machinery, equipment and tangible goods n.e.c.	–	–			–	–			–	–		
94	S95.21- Repair of consumer electronics	–	–			–	–			–	–		
95	S95.22- Repair of household appliances and home and garden equipment	–	–			–	–			–	–		

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.
2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

3. GAR KPI stock based on turnover

% (compared to total covered assets in the denominator)		31 December 2023														Proportion of total assets covered
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling		
GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	62.1	—	—	—	—	—	—	—	—	62.1	—	—	—	—	—
2	Financial undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	100.0	—	—	—	—	—	—	—	—	100.0	—	—	—	—	—
21	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22	Debt securities, including UoP	100.0	—	—	—	—	—	—	—	—	100.0	—	—	—	—	—
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
24	Households	62.6	—	—	—	—	—	—	—	—	62.6	—	—	—	—	—
25	of which loans collateralised by residential immovable property	98.8	—	—	—	—	—	—	—	—	98.8	—	—	—	—	—
26	of which building renovation loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
27	of which motor vehicle loans	67.3	—	—	—	—	—	—	—	—	—	—	—	—	—	—
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

3. GAR KPI stock based on turnover

% (compared to total covered assets in the denominator)		31 December 2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
		Of which Use of Proceeds		Of which transitional	Of which enabling	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds		Of which transitional	Of which enabling				
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—	—	—	—		
32	Total GAR assets	45.8	—	—	—	—	—	—	—	—	45.8	—	—	—	—	

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR.

3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets.

4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

Remark: As the GAR is published the first time in 2024 for financial year 2023 the template does not contain t-1 information. Proportion of total covered assets calculated as share of taxonomy-eligible assets to total carrying amount on row-by-row basis.

3. GAR KPI stock based on CAPEX

% (compared to total covered assets in the denominator)		31 December 2023														Proportion of total assets covered	
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling					
	GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	62.1	—	—	—	—	—	—	—	—	62.1	—	—	—	—	—	
2	Financial undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3	Credit institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	of which management companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	100.0	—	—	—	—	—	—	—	—	100.0	—	—	—	—	—	
21	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
22	Debt securities, including UoP	100.0	—	—	—	—	—	—	—	—	100.0	—	—	—	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
24	Households	62.6	—	—	—	—	—	—	—	—	62.6	—	—	—	—	—	
25	of which loans collateralised by residential immovable property	98.8	—	—	—	—	—	—	—	—	98.8	—	—	—	—	—	
26	of which building renovation loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
27	of which motor vehicle loans	67.3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	

3. GAR KPI stock based on CAPEX

% (compared to total covered assets in the denominator)		31 December 2023													
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds		Of which transitional	Of which enabling	Of which Use of Proceeds		Of which enabling	Of which Use of Proceeds		Of which transitional	Of which enabling			
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—	—	—	—	
32	Total GAR assets	45.8	—	—	—	—	—	—	—	—	45.8	—	—	—	—

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR.

3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets.

4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

Remark: As the GAR is published the first time in 2024 for financial year 2023 the template does not contain t-1 information. Proportion of total covered assets calculated as share of taxonomy-eligible assets to total carrying amount on row-by-row basis.

4. GAR KPI flow based on turnover

% (compared to flow of total eligible assets)		31 December 2023															
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling			
GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	23.7	–	–	–	–	–	–	–	–	23.7	–	–	–	–	–	
2	Financial undertakings	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
3	Credit institutions	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
4	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
5	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
6	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
7	Other financial corporations	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
8	of which investment firms	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
9	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
10	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
11	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
12	of which management companies	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
13	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
14	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
15	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
16	of which insurance undertakings	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
17	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
18	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
19	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
20	Non-financial undertakings	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
21	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
22	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
23	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
24	Households	24.4	–	–	–	–	–	–	–	–	24.4	–	–	–	–	–	
25	of which loans collateralised by residential immovable property	99.6	–	–	–	–	–	–	–	–	99.6	–	–	–	–	–	
26	of which building renovation loans	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
27	of which motor vehicle loans	100.0	–	–	–	–	–	–	–	–	100.0	–	–	–	–	–	
28	Local governments financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
29	Housing financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
30	Other local government financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	

4. GAR KPI flow based on turnover

% (compared to flow of total eligible assets)		31 December 2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling		
31	Collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
32	Total GAR assets	10.0	–	–	–	–	–	–	–	–	10.0	–	–	–	–	–

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

Remark: In this template the latest instructions from the EU-Taxonomy FAQs from December 2023 is followed, in which it is stated that it is not allowed to “compute the numerator and the denominator of the flow KPI as exposures on the disclosure reference date (T) minus exposures on the disclosure reference date (T-1)”. However, as there is currently no clear methodology and consistency in the market how to identify new exposure the report in this template regarding the relevant flow exposure is based on the contractual facility start data within the reporting year. Proportion of total covered assets calculated as share of new taxonomy-eligible assets to total new covered assets on row-by-row basis.

4. GAR KPI flow based on CAPEX

% (compared to flow of total eligible assets)		31 December 2023														Proportion of total assets covered	
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling				
GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	23.7	–	–	–	–	–	–	–	–	23.7	–	–	–	–	–	
2	Financial undertakings	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
3	Credit institutions	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
4	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
5	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
6	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
7	Other financial corporations	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
8	of which investment firms	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
9	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
10	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
11	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
12	of which management companies	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
13	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
14	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
15	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
16	of which insurance undertakings	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
17	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
18	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
19	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
20	Non-financial undertakings	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
21	Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
22	Debt securities, including UoP	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
23	Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
24	Households	24.4	–	–	–	–	–	–	–	–	24.4	–	–	–	–	–	
25	of which loans collateralised by residential immovable property	99.6	–	–	–	–	–	–	–	–	99.6	–	–	–	–	–	
26	of which building renovation loans	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
27	of which motor vehicle loans	100.0	–	–	–	–	–	–	–	–	100.0	–	–	–	–	–	
28	Local governments financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
29	Housing financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
30	Other local government financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	

4. GAR KPI flow based on CAPEX

% (compared to flow of total eligible assets)		31 December 2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling		
31	Collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
32	Total GAR assets	10.0	–	–	–	–	–	–	–	–	10.0	–	–	–	–	–

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

Remark: In this template the latest instructions from the EU-Taxonomy FAQs from December 2023 is followed, in which it is stated that it is not allowed to “compute the numerator and the denominator of the flow KPI as exposures on the disclosure reference date (T) minus exposures on the disclosure reference date (T-1)”. However, as there is currently no clear methodology and consistency in the market how to identify new exposure the report in this template regarding the relevant flow exposure is based on the contractual facility start data within the reporting year. Proportion of total covered assets calculated as share of new taxonomy-eligible assets to total new covered assets on row-by-row basis.

5. KPI off-balance sheet exposures based on turnover

% (compared to total eligible off-balance sheet assets)		31 December 2023											
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	–	–	–	–	–	–	–	–	–	–	–	–
2	Assets under management (AuM KPI)	–	–	–	–	–	–	–	–	–	–	–	–

5. KPI off-balance sheet exposures based on CAPEX

% (compared to total eligible off-balance sheet assets)		31 December 2023											
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	–	–	–	–	–	–	–	–	–	–	–	–
2	Assets under management (AuM KPI)	–	–	–	–	–	–	–	–	–	–	–	–

Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures.

Disclosures according to Annex XII - nuclear energy and fossil gas related activities

Row	Nuclear energy related activities	
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.	NO
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

In 2023, MONETA is submitting the TCFD index for the second time. The table below shows the links associated with each chapter from this Sustainability Report 2023.

Recommendation		Reference: chapters of the Sustainability report 2023, unless stated otherwise
GOVERNANCE		
a)	Describe the board's oversight of climate-related risks and opportunities	page 81–86
b)	Describe management's role in assessing and managing climate related risks and opportunities	page 84–89
STRATEGY		
a)	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term	page 81–82
b)	Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning	page 26–27; 75; 81–83
c)	Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario	page 81–83
RISK MANAGEMENT		
a)	Describe the organization's processes for identifying and assessing climate-related risks	page 81–83
b)	Describe the organization's processes for managing climate-related risks	page 81–83
c)	Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management	page 81–83
METRICS AND TARGETS		
a)	Describe the organization's processes for identifying and assessing climate-related risks	page 81–83
b)	Describe the organization's processes for managing climate-related risks	page 81–83
c)	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	page 26–27; 31; 47; 74



GRI INDEX

This Sustainability Report for 2023 has been prepared in accordance with the Global Reporting Initiative (GRI) Standards. All data covers the period from 1 January to 31 December 2023. This is the seventh non-financial report published for the Group. We welcome feedback on our ESG activities. If you have any comments or questions, please send them to ESG@moneta.cz.

Statement of use	MONETA Group has reported in accordance with the GRI Standards for the period 1 January 2023 to 31 December 2023.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	NA

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
General disclosures						
GRI 2: General Disclosures 2021	2-1 Organizational details	Page 15				
	2-2 Entities included in the organization’s sustainability reporting	Page 2 – Introduction				
	2-3 Reporting period, frequency and contact point	The Sustainability Report and Annual Financial Report are both reported for FY 2023.				
	2-4 Restatements of information	There are no restatements of information from the previous year.				
	2-5 External assurance	Our carbon footprint assessment has been externally assured by SGS Slovakia. Page 32				
	2-6 Activities, value chain and other business relationships	Page 11–13; 15				
	2-7 Employees	Page 55–64				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	2-8 Workers who are not employees	Page 55–64				
	2-9 Governance structure and composition	Page 84–89 and Annual Financial Report Chapter 4 “Corporate Governance Statement”				
	2-10 Nomination and selection of the highest governance body	See Annual Financial Report Chapter 4 “Corporate Governance Statement”				
	2-11 Chair of the highest governance body	Page 84–89 and Annual Financial Report Chapter 4 “Corporate Governance Statement”				
	2-12 Role of the highest governance body in overseeing the management of impacts	Page 84–89 and Annual Financial Report Chapter 4 “Corporate Governance Statement”				
	2-13 Delegation of responsibility for managing impacts	Page 84–89 and Annual Financial Report Chapter 4 “Corporate Governance Statement”				
	2-14 Role of the highest governance body in sustainability reporting	Page 84–89 and Annual Financial Report Chapter 4 “Corporate Governance Statement”				
	2-15 Conflicts of interest	Page 62; 69; 76–77				
	2-16 Communication of critical concerns	Page 11–13; 70; 78				
	2-17 Collective knowledge of the highest governance body	Page 84–89				
	2-18 Evaluation of the performance of the highest governance body	Page 84–89				
	2-19 Remuneration policies	Page 87–89, Annual Financial Report Chapter 4.8				
	2-20 Process to determine remuneration	Page 87–89, Annual Financial Report Chapter 4.8				
	2-21 Annual total compensation ratio			Confidentiality constraints	MONETA does not report its total compensation ratio	

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	2-22 Statement on sustainable development strategy	Foreword of Tomáš Spurný				
	2-23 Policy commitments	Page 48	2-23 a.ii., 2-23 a.iii., 2-23 d., 2-23 f.	Information incomplete		
	2-24 Embedding policy commitments	Page 46–71; 74–90				
	2-25 Processes to remediate negative impacts	Page 11–13; 70; 78				
	2-26 Mechanisms for seeking advice and raising concerns	Page 70; 78				
	2-27 Compliance with laws and regulations	There were no incidences of non-compliance, fines or sanctions in 2023.				
	2-28 Membership associations	Czech Banking Association; Czech Association for the Capital Market; Czech Leasing and Finance Association; Czech Association of Social Responsibility				
	2-29 Approach to stakeholder engagement	Page 11–13				
	2-30 Collective bargaining agreements	MONETA does not have collective agreements and there is no trade union. In 2023, there were no significant complaints indicating a serious breach of external or internal regulations. Page 48.				
Material topics						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Page 9				
	3-2 List of material topics	Page 11				
	3-3 Management of material topics	Page 9–10 and Chapter 9 “ESG Governance”; Details about actions, targets and tracking of progress for the material topics can be found in the respective chapters.				
Economic performance						
GRI 3: Material Topics 2021	3-3 Management of material topics	See Annual Financial Report 2023				
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	See Annual Financial Report 2023				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	201-2 Financial implications and other risks and opportunities due to climate change	Page 81–83				
	201-3 Defined benefit plan obligations and other retirement plans	Page 60				
	201-4 Financial assistance received from government	There was no financial assistance received from government in 2023.				
Procurement practices						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 65				
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Page 65				
Anti-corruption						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 76-80; Annual Financial Report Chapter 5.5.1 “Compliance Risk”				
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Annual Financial Report Chapter 4.7 “Material Risk Takers” and 5.5.1 “Compliance Risk”				
	205-2 Communication and training about anti-corruption policies and procedures	Page 62–63; 76–80; All MONETA employees are subject to anti-corruption training.				
	205-3 Confirmed incidents of corruption and actions taken	Annual Financial Report 2023, Chapter 4.10. In the last 5 years, no member of the Management Board, the Supervisory Board and the Audit Committee and no Key Executive Manager has been convicted of any fraudulent offence.				
Tax						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 78				
GRI 207: Tax 2019	207-1 Approach to tax	Page 78				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	207-2 Tax governance, control, and risk management	Page 78				
	207-3 Stakeholder engagement and management of concerns related to tax	Page 11–13				
	207-4 Country-by-country reporting			Not applicable	MONETA operates only in the Czech Republic	

Energy

GRI 3: Material Topics 2021	3-3 Management of material topics	Page 30–43				
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Page 30–43				
	302-2 Energy consumption outside of the organization			Information unavailable	MONETA is still in the process of assessing energy consumption in its value chain	
	302-3 Energy intensity	https://esg.moneta.cz/environmental-responsibility				
	302-4 Reduction of energy consumption	Page 30–43				
	302-5 Reductions in energy requirements of products and services			Information unavailable	MONETA has not calculated its reduction in energy requirements of products and services.	

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Water and effluents						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 36—37				
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource			Information not available	MONETA is still in the process of assessing its impacts on water in its own operations and value chain	
	303-2 Management of water discharge-related impacts			Information not available	See above	
	303-3 Water withdrawal			Information not available	See above	
	303-4 Water discharge			Information not available	See above	
	303-5 Water consumption	Page 36–37				
Biodiversity						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 10		Information unavailable	MONETA is still in the process of assessing its biodiversity impacts in its own operations and value chain	
GRI 304: Biodiversity	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas			Information unavailable	See above	

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	304-2 Significant impacts of activities, products and services on biodiversity			Information unavailable	MONETA is still in the process of assessing its biodiversity impacts in its own operations and value chain	
Emissions						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 30–31	Topic management disclosures 1.2	Information unavailable	MONETA does not report the type, amount, criteria or scheme of which the offsets are part	
Emissions (2016)	305-1 Direct (Scope 1) GHG emissions	Page 30–43				
	305-2 Energy indirect (Scope 2) GHG emissions	Page 30–43				
	305-3 Other indirect (Scope 3) GHG emissions	Page 30–43				
	305-4 GHG emissions intensity	https://esg.moneta.cz/environmental-responsibility				
	305-5 Reduction of GHG emissions	Page 30–43				
	305-6 Emissions of ozone-depleting substances (ODS)			Information unavailable	The bank does not directly produce emissions of ozone-depleting substances. Investigation ongoing as to whether such emissions are created further down in the value chain.	

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions			Information unavailable	The bank does not directly produce emissions of NOx, Sox and other significant air emissions. Investigation ongoing as to whether such emissions are created further down in the value chain.	
Waste						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 36–37				
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts			Information unavailable	MONETA is still in the process of assessing its waste-related impacts in its own operations and value chain.	
	306-2 Management of significant waste-related impacts			Information unavailable	MONETA is still in the process of assessing its waste-related impacts in its own operations and value chain.	
	306-3 Waste generated	Page 36–37				
	306-4 Waste diverted from disposal	Page 36–37				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	306-5 Waste directed to disposal			Information unavailable	External supplier AVE CZ waste management s.r.o. is responsible for the collection of waste and further waste management	
Supplier environmental assessment						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 37				
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Page 37				
	308-2 Negative environmental impacts in the supply chain and actions taken			Information unavailable	Investigations ongoing to investigate the potential environmental impacts of the bank's supply chain	
Employment						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 55–64				
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Page 55–64	MONETA does not report new hires and turnover by region		MONETA operates only in the Czech Republic	
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 55–64				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	401-3 Parental leave	Page 57–58				
Training and education						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 62–64				
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Page 62–64				
	404-2 Programs for upgrading employee skills and transition assistance programs	Page 62–64				
	404-3 Percentage of employees receiving regular performance and career development reviews			Information unavailable	MONETA does not currently collect this data.	
Diversity and equal opportunity						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 57				
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Page 57				
	405-2 Ratio of basic salary and remuneration of women to men	Page 60				
Non-discrimination						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 55–64; 48				
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Page 48				
Local communities						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 49–54; 11–13				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	MONETA currently does not have a formal community engagement or impact assessment process in place but rather collects feedback from local communities during regular interaction with NGOs and representatives, and through ad hoc means.				
	413-2 Operations with significant actual and potential negative impacts on local communities			Information unavailable.	MONETA is still in the process of assessing the impacts relating to local communities from its own operations and value chain.	
Supplier social assessment						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 65				
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Page 65				
	414-2 Negative social impacts in the supply chain and actions taken			Information unavailable	Investigations ongoing to investigate the potential social impacts of the bank's supply chain.	
Customer privacy						
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 71; 78–80				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Page 71				

Topics determined as not material

TOPIC	EXPLANATION
Indirect economic impacts	Not applicable as no significant impact in this topic was identified during our materiality assessment.
Market Presence	Not applicable as no significant impact in this topic was identified during our materiality assessment.
Anti-competitive behaviour	Not applicable as MONETA complies fully with sector regulations.
Materials	Not applicable as no significant impact in this topic was identified during our materiality assessment.
Labour/management relations	Not applicable as MONETA complies fully with sector regulations.
Occupational health and safety	Not applicable as MONETA complies fully with sector regulations.
Freedom of association and collective bargaining	Not applicable as MONETA complies fully with sector regulations.
Forced or compulsory labor	Not applicable as no significant impact in this topic was identified during our materiality assessment.
Security practices	Not applicable as no significant impact in this topic was identified.
Rights of indigenous peoples	Not applicable as MONETA complies fully with sector regulations.
Public policy	Not applicable as MONETA complies fully with sector regulations.
Customer health and safety	Not applicable as MONETA complies fully with sector regulations.
Marketing and labelling	Not applicable as MONETA complies fully with sector regulations.

13

GENDER DIVERSITY KPI'S & ANNUAL REVIEW

KPI

All data are as of 12/31/2023

Leadership	Result	Detail	Source	Detail
Percentage of women on company board	33%	There are 9 members of the Supervisory Board, of which 3 members are women. It is 33% of Supervisory Board.	Annual Financial Report 2023	Chapter 4.3.2
Chairperson is a woman	No			
Percentage of women executive officers	20%	There are 5 members of the Management Board, of which 1 member is a woman. It represents 20% of Executive Management.	Annual Financial Report 2023	Chapter 4.5.3
Chief Executive Officer (CEO) is a woman	No			
Woman Chief Financial Officer (CFO) or equivalent	No			
Gender balance in board leadership	30%	MONETA Money Bank has 10 committees established by the Management Board. Three commissions are chaired by women: - Compensation Committee – Director Human Resources (chair) - Compliance and Anti-Fraud Committee– Director Compliance (chair) - MON FAIR Committee – Director Human Resources (chair)	Annual Financial Report 2023	Chapter 4.11.2
Chief Diversity Officer (CDO)	Yes	Director Human Resources is also Chairwoman of MON FAIR Committee. MON FAIR is an advisory committee to the Management Board for diversity among employees, inclusion and gender neutrality. Its role is to supervise equal remuneration of men and women working on the same positions, equal opportunities for men and women and inclusion of the handicapped employees. The committee also prepares support programmes for employees on maternity and parental leave to make their return to work as easy as possible, for employees of the LGBTQ+ community, for employees over the age of 55 and for caregivers among employees.	Annual Financial Report 2023	Chapter 4.11.2.10

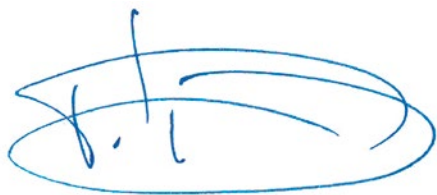
Talent Pipeline	Result	Detail	Source	Detail
Percentage of women in total management	42.94%	Number of employees 361, out of which 155 women.		
Percentage of women in senior management	25.00%	Number of employees 76, out of which 19 women.		
Percentage of women in middle management	46.80%	Number of employees 263, out of which 123 women.		
Percentage of women in non-managerial positions	66.17%	Number of employees 2,684, out of which 1,533 women.		
Percentage of women in total workforce	63.24%	Number of employees 2,684, out of which 1,688 women.		
Percentage of women total promotions	43.32%	Number of employees 136, out of which 77 women.		
Percentage of women IT/Engineering	19.08%	Number of employees 325, out of which 62 women.		
Percentage of new hires are women	62.52%	Number of employees 562, out of which 365 women.	Sustainability report 2023	page 63
Percentage of women attrition	66.01%	Number of employees terminations – 395 employees, out of which is 261 women.		
Time-bound action plan with targets to increase the representation of women in leadership positions	Yes		Sustainability report 2023	page 57
Time-bound action plan with targets to increase the representation of women in the company	No	Not applicable as current representation of women in company is 63.24%.		

Pay	Result	Detail	Source	Detail
Adjusted mean gender pay gap	0.88%	MONETA reports adjusted pay gap which compares men's and women's salaries on the comparable basis.		
Time-bound action plan to close its gender pay gap	Yes		ESG Strategy of MONETA Money Bank	Chapter 7.3
Executive compensation linked to gender diversity or diversity, equity and inclusion (DEI)	Yes		2023 KPIs of the Management Board	

Inclusive culture	Result	Detail	Source	Detail
Number of weeks of fully paid primary parental leave offered	28			
Number of weeks of fully paid secondary parental leave offered	28	Same approach for all parental leave.		
Parental leave retention rate	92.00%	Number of employees 50, out of which 46 women.		
Back-up family care services or subsidies through the company	Yes	Child allowance, Allowance on early return	Sustainability report 2023	page 57 and 58
Flexible working policy	Yes		Sustainability report 2023	page 61
Employee resource groups for women	Yes	To achieve a higher proportion of women in management we run a conceptual development programme for women in managerial positions. Now it its third year, the programme provides targeted support and development assistance.	Sustainability report 2023	page 57 and 58
Unconscious bias training	No			
Annual anti-sexual harassment training	Yes			

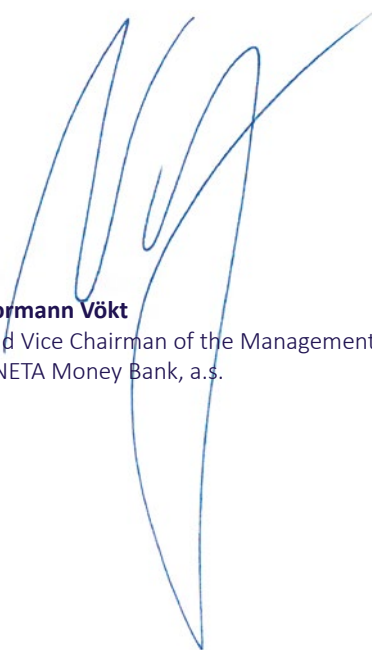
To the best of our knowledge, we believe that this Sustainability Report gives a true and fair view of the Bank's and the Group's position, activities and results in the area of ESG in the year 2023, as well as of the outlook for the development of the Bank's and the Group's sustainability activities and results.

In Prague, on 19 March 2024



Tomáš Spurný

CEO and Chairman of the Management Board
of MONETA Money Bank, a.s.



Carl Normann Vökt

CRO and Vice Chairman of the Management Board
of MONETA Money Bank, a.s.

GLOSSARY

Accounting acts – Act no. 563/1991 Coll., on accounting, as amended

Acquired entities – Wüstenrot hypoteční banka a.s. and MONETA Stavební Spořitelna, a.s. (formerly Wüstenrot stavební spořitelna a.s.)

AML/CFT – Anti Money Laundering/ Countering the Financing of Terrorism

ATM – Automated Teller Machine

AUM – Asset Under Management

Bank – MONETA Money Bank, a.s.

Bn – Billion

BYOD – Bring Your Own Device

CBA – Czech Banking Association

CBA Memorandum – Memorandum for sustainable finance of the Czech Banking Association

CCBO – Chief Commercial Banking Officer

CDP – Carbon Disclosure Project

CEO – Chief Executive Officer

CFO – Chief Financial Officer

CH₄ – Methane

CNB – Czech National Bank

CO₂ – Carbon Dioxide

CO₂e – Greenhouse gases expressed in Carbon Dioxide equivalent

COO – Chief Operating Officer

CR – Czech Republic

CRO – Chief Risk Officer

CRR – Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No. 648/2012, as amended.

CSR – Corporate Social Responsibility

CSRD – Corporate Sustainability Reporting Directive

CSSO – Chief Shared Services Officer

CZK – Czech crown

ČZU – Czech University of Life Sciences

DLP – Data Loss Prevention

Delegated Regulation – Commission Delegated Regulation (EU) 2021/2178 of 6 July 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by specifying the content and presentation of information to be disclosed by undertakings subject to Articles 19a or 29a of Directive 2013/34/EU concerning environmentally sustainable economic activities, and specifying the methodology to comply with that disclosure obligation

DPS – Supplementary pension savings (Doplňkové penzijní spoření)

EaSI – Employment and Social Innovation

EBA – European Banking Authority

ECL – Expected Credit Loss

EIF – European Investment Fund

EP – Equator Principles

ESG – Environmental, Social and Governance

EU – European Union

EU Taxonomy Regulation – Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088

FATCA/CRS – rules on international cooperation in tax administration

FTE – Full Time Equivalent

GAR – Green Asset Ratio

GDPR – General Data Protection Regulation- Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), as amended

EC – (General Data Protection Regulation).

GEI – Gender-Equality Index

GHG protocol – Greenhouse Gas protocol

GRI – Global Reporting Initiative Sustainability Standards- International Framework for Sustainability Reporting.

HFC – Hydrofluorcarbon

IDD – Insurance Distribution Directive- Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution (recast), as amended.

ISO 14064-2018:1 – International standard which specifies principles and requirements at the organization level for quantification and reporting of greenhouse gas (GHG) emissions and removals. It includes requirements for the design, development, management, reporting and verification of an organization's GHG inventory.

k, ths. – Thousands

KPI – Key Performance Indicator

mill. – Millions

MCD – Mortgage Credit Directive- Directive 2014/17/EU of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property and amending Directives 2008/48/EC and 2013/36/EU and Regulation (EU) No 1093/2010, as amended

MiFID – Markets in Financial Instruments Directive- Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU (recast), as amended

MONETA – Bank and its consolidated subsidiaries

MONETA Auto – MONETA Auto, s.r.o.

MONETA Group, the Group – Bank and its consolidated subsidiaries

MONETA Leasing – MONETA Leasing, s.r.o.

MONETA Money Bank – MONETA Money Bank, a.s.

MRTs – Material Risk Takers – Commission Delegated Regulation (EU) 2021/923 of 25 March 2021 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards setting out the criteria to define managerial responsibility, control functions, material business units and a significant impact on a material business unit's risk profile, and setting out criteria for identifying staff members or categories of staff whose professional activities have an impact on the institution's risk profile that is comparably as material as that of staff members or categories of staff referred to in Article 92(3) of that Directive.

MSCI – rating agency

N₂O – Nitrous Oxide

NACE – Statistical Classification of Economic Activities in the European Community

NFRD – Non-Financial Reporting Directive – Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC, as amended

No. – Number

NPL – Non-performing loans as determined in accordance with the Bank's loan receivables categorisation rules (Substandard, Doubtful, Loss), Stage 3 according to IFRS 9.

NPS – Net promoter score is the difference between the % of promoters and the % of detractors. Based on a survey on consumer products.

NRB – National Development Bank, a.s., formerly Czech-Moravian Guarantee and Development Bank, a.s.

NÚKIB – National Office for Cyber and Information Security

OPEX – Operating Expenditures

PD – Probability of Default

PRB – Principles for Responsible Banking

RCSA – Risk and Control Self-assessment

Scope 1 – Scope 1 emissions are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles).

Scope 2 – Scope 2 emissions are indirect GHG emissions associated with the purchase of electricity, steam, heat, or cooling. Although Scope 2 emissions physically occur at the facility where they are generated, they are accounted for in an organization's GHG inventory because they are a result of the organization's energy use.

Scope 3 – Scope 3 emissions are the result of activities from assets not owned or controlled by the reporting organization, but that the organization indirectly impacts in its value chain. Scope 3 emissions include all sources not within an organization's Scope 1 and 2 boundary. The Scope 3 emissions for one organization are the Scope 1 and 2 emissions of another organization. Scope 3 emissions, also referred to as value chain emissions, often represent the majority of an organization's total GHG emissions.

SDGs – Sustainable Development Goals

SFDR – Sustainable Finance Disclosures Regulation- Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector, as amended

SME – Entrepreneurs and small companies with an annual turnover of up to CZK 60 million.

t – tonnes

T2G – Mentoring platform for education Together 2 Grow

TCFD – Task Force on Climate-related Financial Disclosures

UN – United Nations

UNEP FI – United Nations Environment Programme Finance Initiative

USD – American dollar

WTT – Well-to-Tank, or Indirect Emission Factor, is the average of all greenhouse gas emissions released to the atmosphere during the production, processing and delivery of fuel or energy

ZOK – Business Corporations Act (Zákon o korporacích)



1.



2.

1. We are one of the founding members of the Prague Pride Business Forum Foundation.
2. We regularly organise charity fairs for our employees, the proceeds of which always go in favour of the participating non-profit organisations.
3. We are general partner of the Entrepreneur of the Year Awards, which recognise successful entrepreneurs in the Czech Republic.
4. We traditionally support Czech farmers in their business.
5. Our employees' children can attend Children's Group directly at the Prague Headquarters building.



3.



4.



5.



6. Our employees can also meet during informal events taking place several times a year.
7. We were partners of the LAVRS market 2023 focusing on sustainability in fashion and other areas of daily life.
8. Our colleagues were again included in the selection of the best women in finance in FinŽeny 2023 competition.
9. Colleagues from the Ostrava headquarters enjoyed time with their children at the Family Day event.
10. MONETA Volunteers donate thousands of hours every year to help non-profit organisations.
11. We support healthy lifestyle of our employees by providing them with a financial contribution for running and cycling races.





www.moneta.cz