



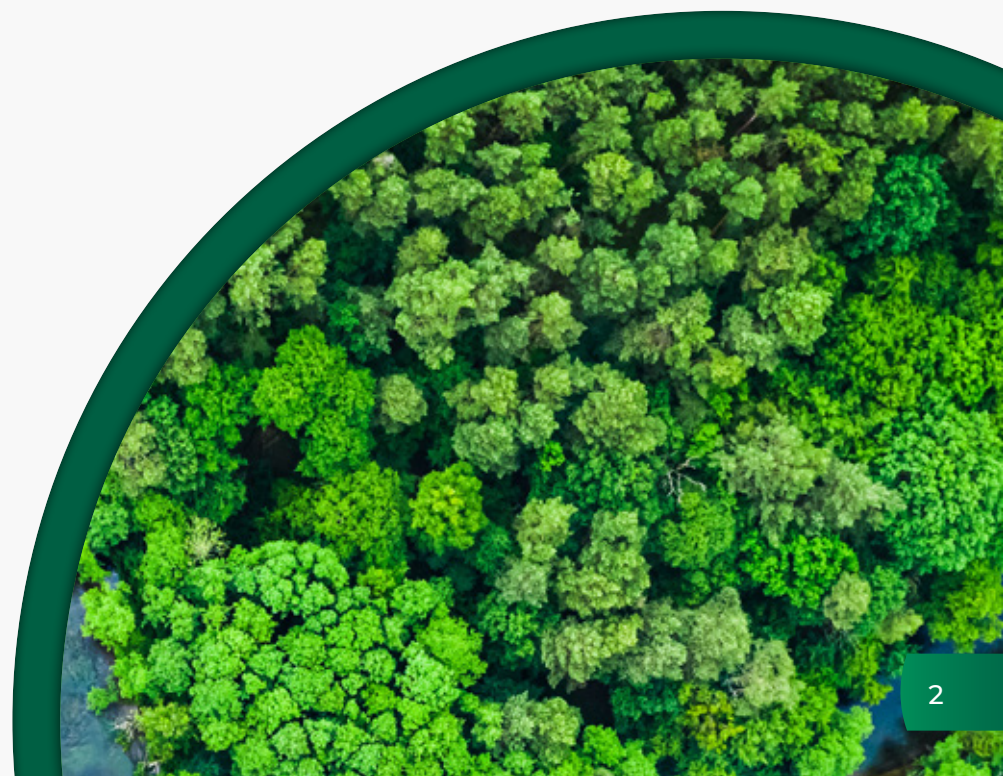
We are full of
green
energy

ESG REPORT

Bank Ochrony Środowiska S.A.
for 2020

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Ladies and Gentlemen,

GRI 102-14, GRI 102-15

I am proud to present you the “Green power bank” Report of Bank Ochrony Środowiska for 2020, also called the ESG report, devoted to our Environmental, Social and Governance agenda embedded into the core businesses of the Bank. This is the first document in the history of our Bank presenting the approach of BOŚ to sustainable development in such a detailed and holistic manner.

On the one hand, this unique publication shows how much work we have recently put into making BOŚ a modern, environmentally friendly financial institution, guided by the principles of responsible business. On the other hand, it is our starting point of reference for the coming years to impartially measure the effectiveness of our efforts to achieve climate neutrality, demonstrate social responsibility in what we do as an institution and as people, and actively care for transparency of our structures, management mechanisms, and our most precious value: our employees. And finally, we have launched the ESG reporting in the year our Bank celebrates its 30th anniversary. This is the turning point and the best possible moment to clearly mark the beginning of a new period of operation of Bank Ochrony Środowiska, the next step in the implementation of the mission that has been the foundation of our organisation.

The year 2020 was unique in many ways. The COVID-19 pandemic changed our reality for good and has been a huge challenge, both personally for each of us and for the Bank as an institution.

Together with the entire Management Board of the Bank, I am proud that we coped well in this difficult time, while supporting our clients by offering

products and solutions that help them function during pandemic constraints, especially those directly related to our Bank’s mission: supporting the green transformation of the Polish economy . This proves that we are able to operate effectively, efficiently and flexibly, even in extraordinary circumstances we do not to lose sight of what is most important for us - the good of our clients - people and companies that have trusted BOŚ. At the same time, in everything we did, we had in mind the Bank’s core values: professionalism, cooperation, commitment, as well as respect for others and the environment.

Our Bank has been supporting environmentally friendly projects since it has been established. This is the idea behind the foundation of BOŚ, contained in its name and defining the main mission. Hence, implementing the ESG Strategy, earning an ESG rating and non-financial reporting are natural course of development for BOŚ. Moreover, at the dawn of the green transformation, as a specialist bank we are pursuing our ambition, to be a role model for the wider market in this area, shaping standards and good practice. We are also keen for this to be clearly reflected in the product offering of BOŚ.

The share of pro-environmental loans in the portfolio of Bank Ochrony Środowiska was over 36% at the end of 2020. In this respect we are far ahead of all other banks in Poland and we are working hard to ensure that this proportion is constantly increased. For years we have not financed projects that have a negative impact on the environment.

Last year, we concluded nearly 4,000 pro-ecological transactions in the amount exceeding PLN 1.3 billion. Our customers have completed over 2.4 thousand eco-investments with a total cost value of PLN 731 million. The projects implemented in 2020 allowed our clients to produce 56,894 MWh/year of energy from RES, reduce consumption and heat losses by 12,231 GJ/year, lower carbon dioxide emissions by 69.2 thousand tonnes/year and reduce dust emissions by nearly 28 tonnes/year.

Bank Ochrony Środowiska is also an institution that not only supports its clients in the implementation of pro-environmental investments and promotes the idea of sustainable development in others, but above all, it acts in this spirit itself. As a Bank, we are strongly committed to reducing our carbon footprint as much as possible. In just one year, we managed to reduce CO2 emissions by 49%, which was largely due to the switch to energy coming mainly from RES. In 2020, as much as 97% of the electricity purchased by BOŚ came from renewable energy sources. Naturally, we will strive to achieve 100% in the nearest future.

Finally, Bank Ochrony Środowiska is committed to creating a friendly environment for our employees. A sense of security, a friendly atmosphere, mutual support, and a field for personal and professional development - these are the areas that I particularly want to keep building. As part of our activities, we support employee volunteering campaigns, as well as the individual charity acts of employees, and create wide opportunities for development in selected areas. Bank Ochrony Środowiska is also involved in numerous cultural events and supports non-governmental organisations.

Finally, I would like to emphasise once again that BOŚ and the entire banking sector face many challenges connected with the green transformation

of the Polish economy. I am convinced that the enormous work that has been done, as described in this document, is an important milestone in the implementation of our bank's efforts towards sustainable development. This, from the perspective of our Bank's objectives and the European Green Deal, is, however, only the beginning of our efforts.

We strive to continuously improve our financial performance in line with sustainable development principles, bringing tangible benefits to our employees, shareholders and other stakeholders.

On behalf of the Management Board of Bank Ochrony Środowiska, I would like to thank all those involved in the preparation of the ESG Bank Ochrony Środowiska report for 2020, for the huge amount of work done, as well as for its results. I would also like to thank our shareholders and partners for the trust they place in us - I am convinced that together we can achieve even more.

I sincerely hope you will enjoy this reading experience.

Wojciech Hann

President of the Management Board of
Bank Ochrony Środowiska SA

About us

2.1. Key information

GRI 102-1, GRI 102-2, GRI 102-3, GRI 102-4, GRI 102-5, GRI 102-6, GRI 102-45

Bank Ochrony Środowiska is the leader of green financing on the Polish market. For years we have been consistently implementing our philosophy and developing in the field of environmental and climate protection. The Bank operates as a joint stock company and is part of the Bank Ochrony Środowiska S.A. Capital Group. We operate in accordance with the Banking Law, Commercial Companies Code, in accordance with the laws in force in the Republic of Poland and on the basis of permits authorising us to perform banking activities that involve risking the funds entrusted under any reimbursable title. Our head office is located at Żelazna 32 St. in Warsaw. We conduct our main operations in Poland. We currently have a network of 50 branches, including business centres and operating branches providing our services. Additionally, the brokerage house Dom Maklerski BOŚ S.A. has an office in the Czech Republic. Within the BOŚ Group operates also a subsidiary company BOŚ Leasing EkoProfit S.A. which provides leasing services and MS Wind Sp. z o.o., which operates a wind farm.




Group Vision:

Comprehensive financing of the green transformation by offering unique products, dedicated experts and a variety of financial instruments

Group Mission:

Innovative and effective support for green transformation

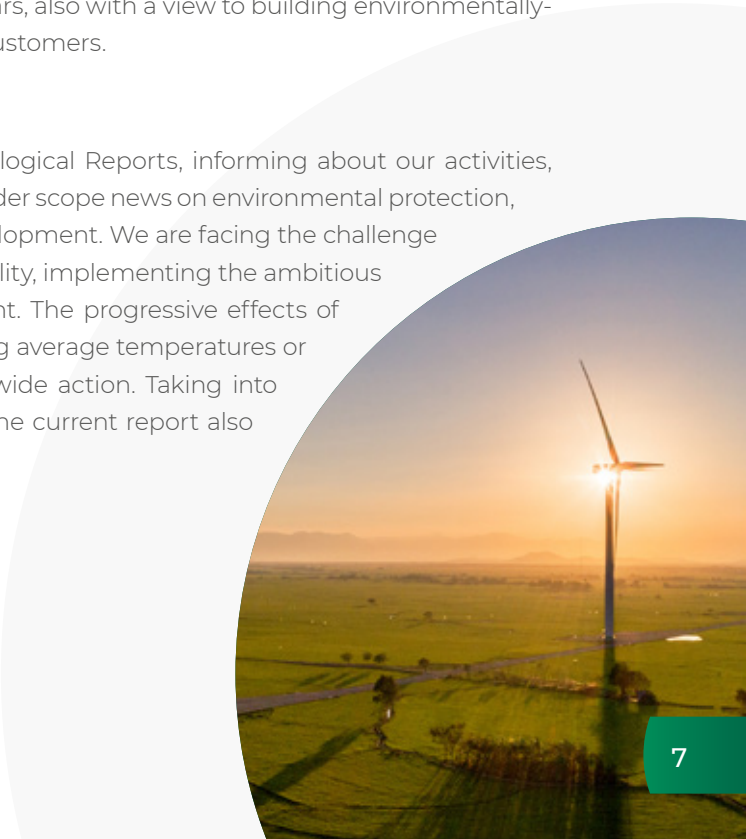




From the very beginning, we have been one of the pillars of the environmental financing system in Poland. We focus on ensuring the availability of financial resources for the implementation of ecological projects that support green transformation. The financing of pro-environmental initiatives in our Bank covers all areas of environmental protection, including the development of renewable energy sources, improvement of energy efficiency in industry, closed-cycle economy, thermal efficiency improvement and improvement of air quality.

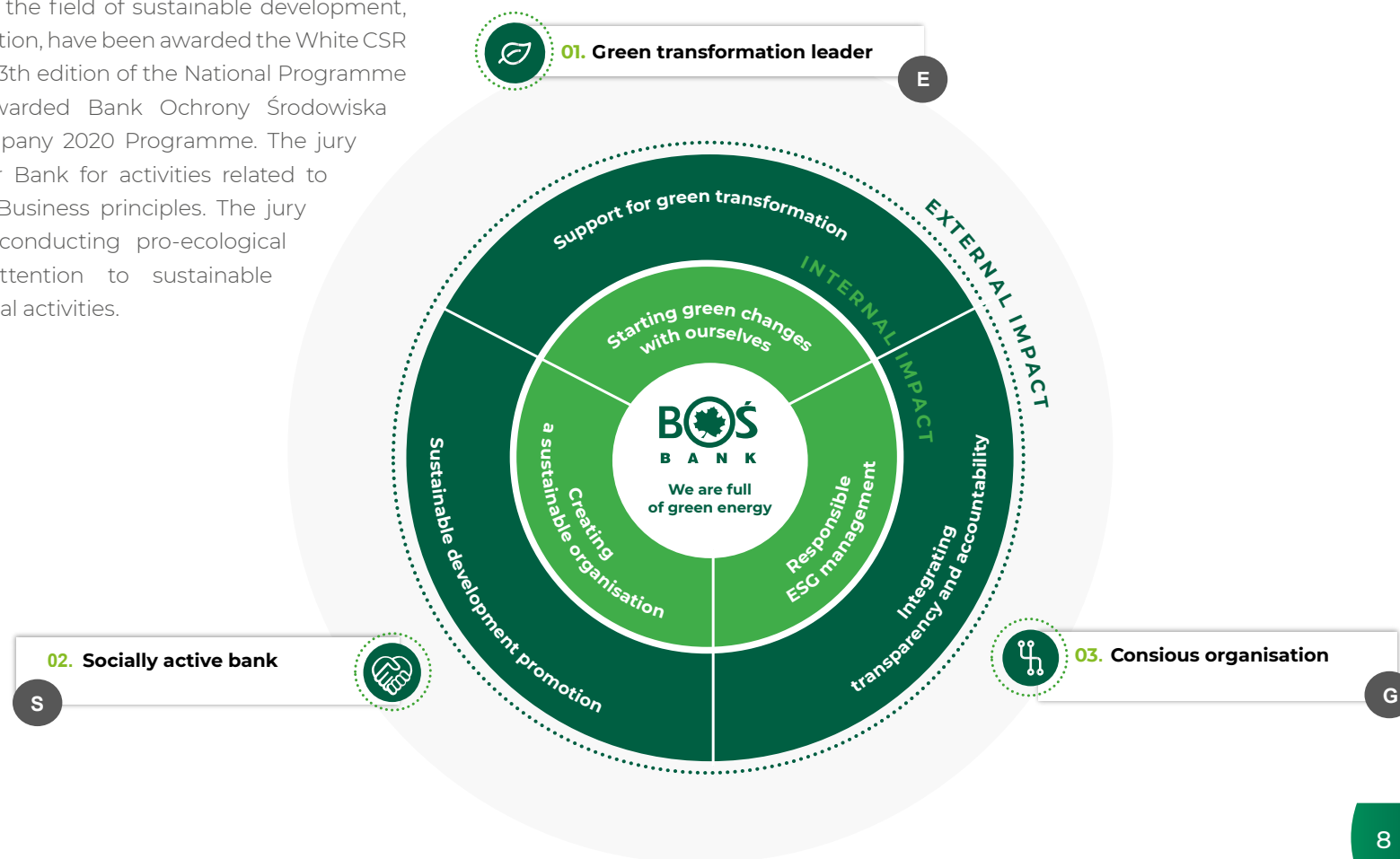
Creating products that contribute to reducing the impact of companies, institutions and individuals on water, air and soil pollution as well as creating financial leverage combining market resources with national and international support systems are the tasks set by BOŚ. The Bank has been consistently implementing them for 30 years, also with a view to building environmentally-friendly attitudes among current and potential customers.

For years, we have been regularly publishing Ecological Reports, informing about our activities, achievements, products, but also presenting in a wider scope news on environmental protection, regulations, trends and directions of ecological development. We are facing the challenge of transforming the economy towards climate neutrality, implementing the ambitious plan to make Europe the first zero-emission continent. The progressive effects of climate change, such as sudden weather changes, rising average temperatures or prolonged droughts, call for systemic and community-wide action. Taking into account the global situation and ever newer challenges, the current report also covers social and corporate governance issues.



The current climate challenges make the role of the so-called „green banks” grow, as their unique and specialised competencies allow them to effectively overcome barriers in financing environmentally friendly projects. We already have a strong foundation and ecological competence today. Our plan is to strengthen them significantly in the coming years. Our undoubted advantage is an ecological brand that has been repeatedly appreciated and awarded. The bank’s name is clearly associated with environmental protection, and our actions underline our commitment to sustainable development. In 2020, we were awarded twice. Our activities in the field of sustainable development, and in particular environmental protection, have been awarded the White CSR Leaf. In May 2020, the Chapter of the 13th edition of the National Programme of Social Responsibility Leaders awarded Bank Ochrony Środowiska the title of Laureate of the Eco Company 2020 Programme. The jury highly appreciated and awarded our Bank for activities related to the implementation of Responsible Business principles. The jury appreciated our ecological values, conducting pro-ecological information campaigns, paying attention to sustainable development and supporting pro-social activities.

Our development plan takes into account the economic consequences of the COVID-19 pandemic as well as EU and national projects aimed at achieving climate neutrality. We plan to place even greater emphasis on consulting competences and specialisation in pro-ecological financial products, as well as comprehensive support for the green transformation of Polish companies and local governments.



Company authorities

The Management Board of BOŚ S.A. GRI 102-18



Wojciech Hann

President
of the Management Board



Arkadiusz Garbarczyk

Vice-President
of the Management Board,
First Deputy President
of the Management Board



Robert Kasprzak

Vice-President
of the Management Board



Marzena Koczut

Vice-President
of the Management Board



Jerzy Zań

Vice-President
of the Management Board

The Supervisory Board of BOŚ S.A.

prof. dr hab. Emil Stanisław Ślężak

Chairperson of the Board

Ireneusz Purgacz

Deputy Chairperson of the Board

Paweł Sałek

Secretary

Members of the Supervisory Board of BOŚ S.A.

Leszek Banaszak

Robert Krzysztof Czarnecki

Janina Goss

Marcin Adam Jastrzebski

Piotr Wróbel

Zbigniew Dynak

Andrzej Grzegorz Matysiak, PhD

The Capital Group of Bank Ochrony Środowiska S.A. consists of Bank Ochrony Środowiska S.A., acting as a parent company over its direct subsidiaries: Dom Maklerski BOŚ S.A. and BOŚ Leasing Eko Profit S.A. and indirect subsidiary MS Wind Sp. z o.o.

GRI 102-8, GRI 102-9

	2019	2020
Total number of the Bank's employees	1 063	1 130
Total number of employees in the companies of the Group	246	248
Total number of employees in the Group	1 309	1 378
Total number of business units	4	4
Number of Bank customers	242,0 thou	216,8 thou
Interest income (consolidated data)	PLN 627 590 thou	PLN 518 582 thou
Total assets (consolidated data)	PLN 18 486 997 thou	PLN 20 505 829 thou
Total market value of BOŚ S.A. shares	PLN 697 107 thou	PLN 557 686 thou

Commencement of the issue of green bonds in 2020 – PLN 0.7 billion

The Brokerage House Dom Maklerski of Bank Ochrony Środowiska S.A. is an important element of our investment activities. DM BOŚ has been operating on the Polish capital market for over 25 years, providing brokerage services related to Polish capital. As part of its operations, it provides customers and partners with the highest standards of comprehensive product service. This has been confirmed by numerous awards, including the title of Best Brokerage House in the ranking organised by the Association of Individual Investors.

Dom Maklerski BOŚ S.A. also conducts activities related to environmental protection. In 2020, it launched a new financing, which was carried out in the form of two green bond issuance programmes for a total amount of PLN 0.7 billion. The funds obtained in this way will be allocated to the construction of photovoltaic farms. It is the first agreement on the domestic capital market for the issue of green bonds as part of financing renewable energy sources.

2.2. Business model

Our pillars for the coming years

GRI 102-15

Since 2016, we have been undergoing a restructuring process to manage the organisation even more efficiently, optimise costs and achieve better results. As part of this process, we plan further activities to enter the next stage of development. These goals will be achieved by implementing a new business model, continuing cost optimisation and developing the digitalisation of banking services.

Changing the business model is one of the key challenges for the coming years. We strive to achieve a sustainably profitable model in terms of business and operation, which in each year of the implementation of the new strategy will allow to improve all the most important indicators by 2023 (ROE, NBI, C/I).



Acting in line with our green mission to promote sustainability, we will focus even more on supporting our customers on the path to a green transformation. This will enable the delivery of attractive, ecological financial products, available in a modern form, through distribution channels selected for this purpose.

When rebuilding the business model towards a more remote one, we will strive to maintain the current deposit base. The solutions we implement will enable the acquisition of new customers in the partner channel, in particular thanks to cooperation with installation companies and developers.

We focus on a distinctive product offer that provides financing for the purchase and installation of pro-ecological solutions in the partner channel. We are convinced that only long-term and modern environmental protection solutions implemented in companies as well as in individual households will allow building a sustainable future.

In line with the adopted strategy and approach to business development in the long-term perspective, we will focus on two product categories. The first is eco-loans. We are confident that this is the type of product that will grow in popularity over the next few years and become an important part of the green transformation. From the business perspective, we assume an increase in interest and commission income, which will constitute the main source of the basic lines of the Bank's income statement. Strengthening these products will be the development of sales through x-sell and up-sell mechanisms so as to increase profitability and strengthen the sales of our green solutions.

We are convinced that ecological approach to business will be one of the leading business trends in Poland and worldwide in the coming years. From the very beginning, we have been developing in issues related to environmental protection and conducting business in a sustainable manner, supporting our clients on this path. In our activities, we want to focus on tailored partnerships to build the green transformation of the economy even more effectively. These activities are the foundation on which we will base our new business model.

We have been building our experience in green transactions for years. Our team of experts has extensive knowledge and experience in the field of ecology, financing and commercialisation of environmentally friendly business projects. It is their support that customers can benefit from when starting cooperation with us. We realize that the scope, changes and developments as well as new regulations concerning ecology and environmental protection are very dynamic. We are planning further projects related to the development of the competences of our experts, enabling them to participate in crucial training courses and seminars increasing their professional competences.

Our unique structure, based on building a green financial institution, allows us to keep a significant and permanent position in the green financial system. We rely on 30 years of experience, which we want to use in the coming years, sharing it with partners and clients. On the way to a more sustainable economy,

we plan to further develop partnerships and strengthen our position, so that mutual experience and specialisation will allow us to implement a unique and valuable offer.

We will continue to strengthen our sector and technology expertise in the areas of ecology and climate. In order to be able to carry out activities aimed at the commercialisation of transformation projects with greater intensity, we plan to expand our team of experts with people highly specialised in financing environmental projects in sectors of key importance for the Bank: energy, construction, industry, transport and logistics.

The dynamics of change in the modern world is so great that in order to act effectively in the field of ecology, information and knowledge must be constantly updated. That is why we value cooperation with leading research centres in Poland, which allows us to constantly develop in this area and actively participate in the public debate on issues related to ecology and sustainable development. We value the voice of scientists who work with us and support us in developing our mission and building a green future for the world around us.

We consider it necessary to participate in the public debate on ecology in order to popularise knowledge and modern financial solutions. We want to be an important partner for those who create the area of environmental and climate protection in Poland. That is why we actively participate in various working groups at public institutions where our experts present their opinions, as well as in many debates and conferences.

2.3. Business strategy for 2021-2023

Ensuring sustainable profitability is what determines the strategic changes planned for the coming years. We are convinced that thanks to greater specialisation and continued development of competences in the field of ecology and technologies reducing emissions, as well as influencing the shape of the green transformation, we will become the leader of green change. We build our ESG strategy thoughtfully so that it is consistent with our business strategy. Ensuring the synergy of these two areas is a key determinant of our success. Only when ESG goals influence the business ambitions of our organisation will we be able to achieve full sustainable development.

We are a bank full of green energy, whose clients can count on the best market offer in the field of green financing, enhanced by our consulting services in the field of taxonomy, new technologies and support in obtaining available public funds.

We will gradually increase the share of loans for the institutional banking segment, within which we will focus on servicing the segment of medium and large companies and local government units.

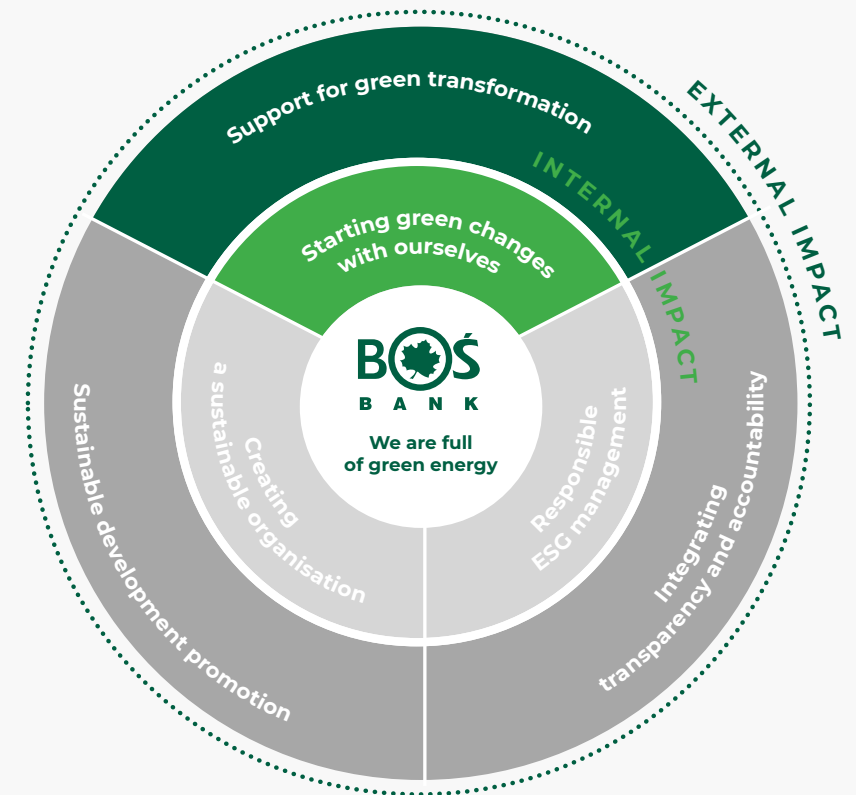
We will build specialisation and a selective approach to supporting sectors and technologies, taking into account the income potential at the assessment stage, the impact of the investment on reducing emissions and whether it will provide an opportunity to leverage the supply of public funds.

We define our mission as supporting green transformation in an innovative and effective way, but our activities go far beyond the role of a purely financing institution. It is the banks that are leading the green transformation, setting the stage for change in investment projects. We are experts in this area, combining financial competences with sectoral and environmental knowledge. This allows us to accurately select projects that will make the biggest difference in the area of sustainable development. We see fulfilling our mission as an opportunity to be a source of funding for green transformation, especially from a local perspective driven by smaller players.

3. Green transformation leader

2020:

- **PLN 4 660.4 million** – the balance of pro-environmental BOŚ loans
- **36,3%** share of the balance of pro-ecological loans in the credit balance
- **more than 20 environmental engineers and experts** experienced in advising on green transformation projects
- **3,916 pro-ecological transactions concluded in the amount of PLN 1,346.39 million**
- **2 424 completed eco-investments of our customers with a total estimated value of PLN 731.2 million**
- Environmental effects of projects implemented in 2020 r.
 - energy production from RES - 56,893.69 MWh/year
 - reduction of heat consumption and losses 12,231.33 GJ/year
 - reduction of carbon dioxide emissions 69,199.61 tons/year
 - reduction of dust emissions by over 27.61 tons/year
 - amount of neutralized waste or recovered recyclable materials 36.27 tons/year
- **97%** the electricity we buy covered by a guarantee of origin from RES
- We reduced the emissions of heat used consumption by 14.1% compared to 2019



3. Green transformation leader

Bank

Our ambition:

Creating green financial products and consistently growing our green portfolio to support the green transformation. Making sure that the projects we fund support environmental challenges. Providing our customers with expert support to achieve positive results for the environment.

Setting the highest environmental requirements not only to our customers and business partners, but also as an organisation: striving to constantly reduce our environmental impact.

Becoming the leader of green change. Listening to our customers' needs and adapting our product offer to them. Strengthening key areas in order to, in line with the adopted strategy, strengthen sector and technological expertise in the field of ecology and climate in the coming years, expanding partnerships and continue to actively act to protect the environment and climate in Poland.

Since the beginning of our activity, we have been involved in financing undertakings generating environmental effects and, as a leader in this market, we set trends for other financial institutions in this area. The value of pro-ecological investments which benefited from our financing exceeded PLN 52 billion.

For 30 years, we have been focusing on ecology and environmental protection, which is reflected in building an offer of green financial products and consistent development of our ecological portfolio. With the ambition to be a leader in green change, we take a responsible approach to achieving these goals, basing our actions on the three key pillars of our ESG strategy.

We make sure that the projects we fund support solutions to the environmental challenges of today's world. We provide customers with expert support to achieve the best possible environmental results.

We set the highest requirements in the area of pro-environmental activities not only for our customers, but first and foremost for our organisation, therefore we take numerous actions aiming at the consistent minimisation of the negative impact on the environment.

Our goals for 2021-2023:

- By 2023, increasing the share of green assets in the loan portfolio to 50%
- No new financing for thermal coal mining and new coal-fired units in accordance with the BOŚ Climate policy
- Support for the economy towards a green transformation
- Implementation of the objectives of the EU Taxonomy
- Cooperation in the field of financing pro-ecological innovative projects
- Development of commercial organic products
- Advising clients of green transformation processes
- Promotion of pro-ecological products
- By the end of 2023, a 20% reduction in carbon footprint compared to 2020

3.1. Support for green transformation

GRI 102-2, GRI 203-1

3.1.1. We are actively involved in financing sustainable investments

As one of the pillars of the environmental protection financing system in Poland, we are aware of our responsibility in this regard. We focus our activities on providing funds for the implementation of pro-ecological projects.

Green products and services

Our commitment is reflected in the **development of a pro-environmental offer and cooperation with key institutions forming the national system of financing environmental protection.** These are the National Fund for Environmental Protection and Water Management and voivodeship funds for environmental protection and water management. Thanks to this cooperation, we can support the development of ecological investments in key areas that are part of the National Environmental Policy. For the sake of synergy and consistency in the projects undertaken, our offer is, among others, complementary to the priority programs of the National Fund for Environmental Protection and Water Management.

The balance of pro-ecological transactions of BOŚ S.A. as at December 31, 2020 was PLN 4 660.4 million and was 4.8% higher than as of December 31, 2019. Pro-ecological transactions were **36.34% of the total loan balance at the Bank**, compared to 34.45% at the end of 2019.

We are open to the needs and challenges faced by our clients, both retail as well as small and medium-sized enterprises and corporate clients - we offer modern, effective financial solutions for all these groups. Thanks to

our experience and expertise, they receive support to face environmental challenges in many aspects. **The pro-ecological activities that we finance include, among others: reducing the consumption of natural resources, improving energy efficiency, increasing the use of renewable energy sources.**

Since the inception of our Bank, we have focused on supporting the financing of green investments in Poland, and the **pro-ecological financial products we offer are developed based on the principles of sustainable development.** We are involved in initiatives related to the introduction of financial products that support the prevention and adaptation to climate change, the transition to a circular economy, reduction of pollutant emissions, sustainable use and protection of water and marine resources, protection and restoration of biodiversity and ecosystems.





Our key ECO products in 2020:

- **Transparent Loan** – for the replacement of high-emission heat sources and thermal modernisation of buildings.
- **Energy from the Sun** – eco loan for the purchase and assembly of a photovoltaic system.
- **Loan in cooperation with Provincial Funds for Environmental Protection and Water Management** – preferencyjna oferta finansowania przedsięwzięć proekologicznych w wybranych regionach Polski.
- **Full breath** – a preferential offer for current and future PGNiG customers to replace or upgrade heating systems in their homes.
- **Our water** – an eco-loan to prevent and eliminate the effects of drought. The scope of the offer was developed by Bank Ochrony Środowiska in cooperation with experts from the „Climate Leadership” program initiated by the UNEP/GRID-Warsaw Centre.
- **Ecological Mortgage Loan** – a loan financing housing needs while supporting the use of renewable energy sources and building houses with higher energy efficiency.
- **Loan with a bonus for thermal efficiency improvement** – a loan for financing thermal efficiency improvement and renovation investments with a bonus from the Thermal efficiency improvement and Renovation Fund.
- **Climate Loan** - an EIB credit line for investments under the Climate Change Action Programme, implemented by the European Fund for Strategic Investment (EFIS). The Climate Loan finances activities that promote the reduction of greenhouse gas emissions into the atmosphere, i.e. investments in renewable energy sources and energy efficiency.

We also offer the Biznesmax Guarantee with a subsidy, which is granted from the Guarantee Fund of the Smart Growth Operational Program (FG POIR). The Biznesmax guarantee may cover a new loan intended to finance: eligible costs of the project incurred by an entrepreneur meeting at least 1 of 17 subject criteria (Option I) or eligible costs of an investment project of a pro-ecological innovation with an environmental effect (Option II).

In the area of settlement products, we are successively expanding the possibilities of remote service and developing the offer of electronic payment products. In June 2020, Express Elixir instant transfers were implemented, which was the beginning of a wider process of the development of electronic billing services and our digital transformation, giving the possibility of introducing further solutions in the future (eg BLIK). Instant transfers are transfers handled fully electronically, settled online around the clock.

In November 2020, we provided customers with new online card payment options. Since then, payments can be made using the mobile authorisation available in the mobile application. In the case of purchases in the online store, the card user can use the confirmation of operations with the use of mobile authorisation (push notification).

In December 2020, a new payment card functionality was launched allowing users to make payments using their phone. From December 18, 2020, all existing and new debit and credit card users, both individual and business, have been given the opportunity to add their card to the G-Pay payment app on their phone and make payments this way.

In addition to the electronisation of transaction services, we also promoted activities to protect the natural environment by introducing a new edition of debit cards with images of protected animals in July 2020. With the new edition of the cards, we wanted to draw attention to the endangered species

of wild animals found in Poland and the related environmental protection issues. In October 2020, we entered into an agreement with Polesie National Park to provide financial support for the Animal Rehabilitation Centre there. The aim of the action is to build a community of customers supporting the rescue of endangered species, and part of the fees for the production of a new card goes to the account of the institution that takes care of protected species. New debit cards present various species of animals that are fully protected in Poland. At the same time, the new line of cards has been maintained in a modern style and graphic form designed for various groups of customers.

With the aim of strengthening sustainable development, we undertake partnership cooperation with institutions and entrepreneurs, in order to implement our mission as effectively as possible and promote valuable activities in the field of environmental protection.

These activities are based on the signing in 1994 by BOŚ of the Declaration „Banking and the environment”, created under the auspices of the United Nations, as well as our accession in June 2017 to the „Partnership Initiative for the Implementation of Sustainable Development Goals in Poland” currently coordinated by the Ministry Development and Technology.

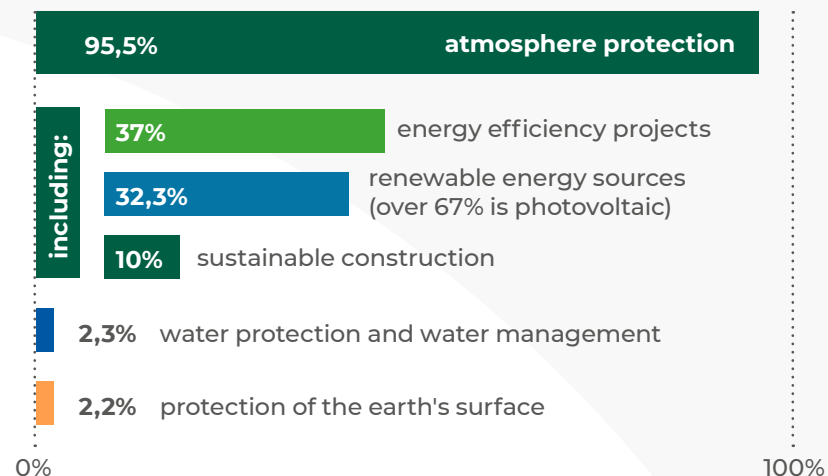
We cooperate with business representatives

GRI 102-12, GRI 102-13

Since July 2019, we have been cooperating with **PGNiG Obrót Detaliczny** [Retail trade], combining efforts to improve air quality in Poland. The cooperation resulted in the development of a preferential „Full Breath” loan offering, dedicated to those PGNiG customers who need funds to replace inefficient heating systems and take measures to reduce pollutant emissions in connection with improved energy efficiency.

At the heart of our business is climate protection, which we support by financing investments related to the green transformation. We are convinced that they are necessary to achieve long-term change in the field of sustainable development and strive to minimise the negative impact on the environment. The financed projects are tailored to the needs of a given client and show that synergy can be achieved in combining business activities with care for the natural environment.

Pro-ecological loans granted in 2020, broken down by areas of environmental protection:



We are involved in cross-sectoral projects

GRI 102-12, GRI 102-13

An important initiative that we joined in 2020 was the „Green Home” and „Green Mortgage” programmes implemented by **Polish Green Building Association (PLGBC)**. The key goal of the cooperation is the development and promotion of sustainable residential construction in Poland. Thanks to the agreement, the „Green Home” certificate was included in the criteria for granting an ecological mortgage loan. PLGBC verifies and confirms that the indicated residential buildings meet a number of certification criteria, including energy and environmental efficiency. Customers interested in purchasing such a property can then apply for an ecological mortgage loan from our Bank’s offer.

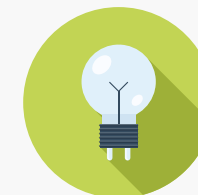
In September 2020, we joined the coalition **„Turn on Clean Energy for Poland”** initiated by the Confederation of Employers of the Republic of Poland (Employers of the Republic of Poland). The coalition aims to cooperate, share good practices, exchange experiences and, above all, promote solutions that will help Poland achieve the goals set out in the European Green Deal. The promoted activities are to serve the development of energy based on the principles of the Circular Economy for the benefit of the society and economic development of Poland.



We are open to cooperation with the non-governmental sector

In September 2019, we joined the 1st edition of the **„Climate Leadership powered by UN Environment”** implemented by the United Nations Environment Programme Centre (UNEP/GRID). The assumption of this initiative is to build a community of leaders who, aware of the ongoing climate change, work together to counteract its negative consequences by developing and implementing specific solutions. Together with the program experts, we have developed a new product in 2020 - the Eco-loan „Our water”, addressed to individual customers looking for financial resources for measures to counteract drought and eliminate its negative effects, e.g. by building a rainwater recovery system or other solutions for the so-called little retention. In line with the idea of the Program, BOŚ implemented a banking product and undertook educational activities promoting the use of rainwater, building infrastructure supporting water retention and other activities improving water relations.

The next stage of the established cooperation was the signing of the climate declaration in October 2020, which was a commitment to continue our activities in accordance with the highest pro-ecological standards and to participate in the transformation of the economy towards climate neutrality through wider support for customers in the implementation of pro-ecological investments.



Activities of the companies of the BOŚ Capital Group for environmental protection

Dom Maklerski Banku Ochrony Środowiska S.A. brokerage house

Dom Maklerski Banku Ochrony Środowiska S.A. brokerage house („DM BOŚ”) has been operating on the capital market since 1995. It is one of the longest operating brokerage houses in Poland and a leading player on the domestic brokerage services market. It is a long-term leader in the futures market, awarded by the President of the Warsaw Stock Exchange for being the most active on this market. DM BOŚ was the first in Poland and one of the first brokerage houses in Europe to provide brokerage services via the iInternet.

DM BOŚ provides clients with a comprehensive product offer. It is the undisputed leader in the use of innovative technologies in customer service. What distinguishes them from the competition are internet and mobile trading platforms as well as solutions enabling trade automation.

DM BOŚ is actively involved in the pro-ecological activities of the BOŚ SA Capital Group, e.g. by including brokerage services in the trading of property rights resulting from the so-called „Colour certificates”. Trading in such rights is conducted by DM

BOŚ through Towarowa Giełda Energii S.A. [Commodity Energy Exchange], from the moment the property rights market was launched. The offer of DM BOŚ in this respect is addressed primarily to producers of electricity from renewable sources (wind farms, small hydropower plants, photovoltaics, etc.), giving these entities the opportunity to sell property rights received as confirmation of electricity generation in a renewable energy source. In addition to green energy producers, clients using the DM BOŚ offer in property rights trading are also enterprises that want to sell or buy the so-called „White certificates”, which confirm the implementation of projects aimed at improving energy efficiency.

In 2020, DM BOŚ, as part of its offer, enabled participants of trade in agricultural products (wheat, rye, corn), i.e. producers (including individual farmers producing at least 25 tons of grain), as well as buyers, access to the transparent agricultural market organized by Towarowa Giełda Energii S.A. DM BOŚ provides brokerage services - from opening a brokerage account necessary to start trading on the agricultural market, through placing orders, to the final settlement of concluded transactions.

Moreover, DM BOŚ is consistently expanding its portfolio of responsible financing. As a coordinator and dealer of issues, DM BOŚ organises issues of green bonds for companies from the green transformation sector. In 2020, DM BOŚ launched two green bond issue programmes with a total value of PLN 700 million for the Columbus Energy S.A. Group, of which the first tranche of PLN 75 million was issued in the autumn of 2020, and the next tranche of PLN 60 million in 2021. A significant part of the bonds was acquired by Bank BOŚ, and the funds raised were allocated to the purchase of projects and the construction of photovoltaic farms. As at the date of this report, DM BOŚ is preparing subsequent issues with the use of this financing instrument.

Green Bonds enjoy growing popularity in Europe and around the world. They are a debt financial instrument, distinct from ordinary bonds for the purpose of financing. The funds obtained from their emission are to be used for environmental purposes, i.e. minimising the negative impact on the surroundings and the natural environment. Globally, both the private and public sectors (governments, local authorities, municipal companies) are increasingly using this type of financing. By extending the offer to organise the issue of green bonds, DM BOŚ joined the group of institutions supporting the energy transformation in Poland.

DM BOŚ has received many prestigious industry awards for its activities on the capital market and has been appreciated by investors for years. Repeatedly recognised as the Best Brokerage House in the National Investor Survey organised annually by the Association of Individual Investors. Since the beginning of the ranking, it has always been on the podium among the best, and in 2020, for the second year in a row, DM BOŚ took the first place on the podium.

In 2020, DM BOŚ was awarded, among others, by the editors of *Gazeta Giełdy i Inwestorów „Parkiet”*, receiving the „Bull and bear” award in the Best Brokerage House category. *Towarowa Giełda Energii* awarded DM BOŚ for the greatest activity on the Agricultural Exchange in 2020, the Commodity Clearing House awarded the *Rozrachunek 2020* statuette for its contribution to the development of agri-food markets, and the Warsaw Stock Exchange awarded DM BOŚ for the highest activity on the contract market in 2020.

BOŚ Leasing – Eko Profit S.A.

BOŚ Leasing - Eko Profit S.A. („BLEP”) is a company from the BOŚ Group that provides financing services in the form of operating lease, finance lease and leasing loan. It supports clients in obtaining debt financing, both commercial and preferential; it also arranges financing for investment projects using funds from the National Fund for Environmental Protection and Water Management and EU development programmes.

As part of its activities, BLEP finances many initiatives that are part of the strategic areas for the Capital Group, in particular environmental protection and renewable energy sources. It works with clients interested in financing photovoltaic farms, biogas plants, as well as projects related to energy efficiency and waste management. Through the subsidiary MS Wind Sp. z o. o., BOŚ Leasing - EKO Profit controls the operations of the wind farm (6 MW) in the Pełczyce commune.

BOŚ Leasing - EkoKO Profit also supports clients investing in solutions limiting carbon dioxide emissions to the atmosphere. For over a year, the easyshare application offers 10 electric cars financed by BOŚ Leasing - EKO Profit. Financial involvement in the pilot car-sharing service at the Gdynia Główna railway station was part of the implementation of the government's electromobility development strategy, and also allowed to fulfil the mission of Bank Ochrony Środowiska and support green transformation.

Bank Ochrony Środowiska S.A. Foundation

Bank Ochrony Środowiska S.A. Foundation („BOŚ Foundation”) runs a number of projects that focus primarily on environmental education, promotion of ecology and sustainable development. BOŚ Foundation is a member of the Donors Forum which associates corporate foundations and a member of the 5 Factions Coalition, in which it is a Bank representative. In 2020, the Foundation implemented, among others, the projects „Bet on the sun”, „Traditional orchard”, „Green Bench”, „Healthy I eat, more I know”, „World through the eyes of youth”. The activity of the BOŚ Foundation is based on social engagement programmes. In projects aimed at school youth, the BOŚ Foundation places great emphasis on learning to work in a group, teaching responsibility for one's own health and the state of the environment.



3.1.2. Thanks to our unique expertise, we comprehensively support and advise clients in the transformation process

GRI 203-1

We share our knowledge and experience by supporting clients at every stage of their investment projects. When developing the offer and communication of pro-ecological products, we attach great importance to building customer knowledge in the field of environmental protection. **We have specialised teams of experts in ecology, taxonomy, financing and commercialisation of ecological projects.** Since April 2021, the Bank's organizational structure includes the Area of Ecology and Climate, which employs a total of about 30 people. The support of Ecologist engineers for Clients of Business Centres is free of charge. We monitor investments implemented with our financial support in terms of achieving the assumed business effects, as well as the environmental effects, which is our market distinguishing feature. We engage in dialogue on environmental protection and sustainable finance by participating in the

work of working teams created by public administration entities and others, such as the Ministry of Climate and Environment, the Polish Bank Association. Members of the Management Board and Bank experts participate in thematic conferences devoted to the issue of ecology and climate, as well as at trade fairs.

We also became a Silver Partner and Content Partner of the eighth edition of the report „The Photovoltaic Market in Poland 2020”, published by the Institute for Renewable Energy. The publication is a comprehensive summary of the state and trends of photovoltaics in Poland, which was created in cooperation with companies and is the result of a detailed market research.

Supporting clients in their transformation process

We offer our clients comprehensive support in the implementation of projects supporting the pursuit of more ecological solutions. We offer substantive support from our experts and help in choosing the appropriate financing methods.



✓ GOOD PRACTICE

Chochołowskie thermal baths

Chochołowskie Termy [thermal baths] is the largest thermal pool complex in Podhale. They offer bathing in waters rich in minerals in 30 swimming pools with a total water surface area of 3000 m². Fun, relaxation and regeneration of the body take place in a beautiful environment with respect for nature, thanks to the use of energy and water-saving technologies.

Energy-saving LED lighting was used in the area of the thermal baths. Providing the entire complex with thermal energy needed to heat water in swimming pools and water attractions, prepare domestic hot water, central underfloor and radiator heating inside and outside the facility, mechanical preliminary ventilation heater is based on renewable energy sources, such as geothermal waters with a temperature of 88 ° C with a capacity of 120 m³/ h obtained from the PIG1 Chochołów borehole from a depth of 3572 m. The heat remaining in used geothermal waters (known as waste heat) is used to heat 1,200 m² of the beach and to de-icing and removing snow from 850 m² of parking, eliminating the use of salt.

99% of the water in the swimming pool complex is recycled. Modern and innovative technology of water purification and disinfection, based on nanosilver particles, guarantees high water quality and minimizes the amount of waste generated from the water filter bed. An additional benefit is the minimisation of the dose of sodium hypochlorite used as a bacteriostatic agent in the water.

Bank Ochrony Środowiska provides financing for the Company's day-to-day operations and granted a mortgage loan to refinance capital expenditure incurred on the construction of a recreational complex.

✓ GOOD PRACTICE

Modern energy systems

For our client Columbus Energy S.A., a leader on the market of photovoltaic micro-installations in Poland, we provide comprehensive services in the field of maintaining bank accounts and credit products.

The company started operating in the RES industry in 2014 by providing energy consulting services, performing energy audits and selling RES installations, in particular photovoltaics. Columbus Energy SA is currently dealing with comprehensive implementation of photovoltaic installations for households, companies and local government units. In addition to the standard engineering service, it helps in obtaining investment financing and provides full after-sales service - Columbus Care, which in 2020 was awarded the "Teraz Polska" (eng. Poland now) emblem. In 2019, the Company expanded its operations to include the construction of photovoltaic farms. In cooperation with Bank Ochrony Środowiska, through NEI Sp. z o. o., it issued the first Green Bonds in Poland, which is currently used to finance the construction of photovoltaic power plants. By June 30, 2021, the company's total installed PV capacity was 298 MWp. The company is gradually expanding its activities, currently including electricity storage facilities, heat pumps and chargers for electric cars.

Columbus Energy S.A. has been a client of Bank Ochrony Środowiska since 2015, the cooperation began on the occasion of the Prosumpt program, under which, from the funds of the National Fund for Environmental Protection and Water Management, the Bank granted funding for the purchase and installation of new renewable energy installations for single-family or multi-family residential buildings. Currently, the Bank provides Columbus Energy S.A. with comprehensive services in the field of bank accounts and loan products.

 GOOD PRACTICE**Local heating company**

Ciepłownia Rydułtowy Sp. z o. o. operates as a local heating company in the city of Rydułtowy, and has its own generation sources. In recent years, with a view to improving air quality and supporting residents in the elimination of heat emission sources, it has been expanding its own heating network, enabling other residents to use system heat.

In 2020, the network was expanded and 17 facilities were connected to the system heat, with the total ordered capacity of 451 kW. The heating system was expanded with a distribution network with a total length of 591 m and heat connections with a length of 239 m in the streets of Andrzeja Struga, Kazimierza Przerwy-Tetmajera, Generała Józefa Bema, Plebiscytowa, Podleśna, Strzelców Bytomskich and Benedykta, and an external receiving installation with a group node was built at the Karola estate in Rydułtowy. For the implementation of this task Ciepłownia Rydułtowy Sp. z o. o. obtained an investment loan from BOŚ S.A. Further expansion of the heating system is planned for the coming years.

The company also implements investments in the field of system heat modernisation, aimed at the diversification of fuel, including the use of biomass and gas, generation of energy in cogeneration and obtaining the status of an energy-efficient system. The implementation of the project to build an ORC cogeneration system with a biomass boiler, financed by the OPI&E 2014-2020 subsidy, an investment loan from BOŚ S.A. and own funds, was launched.

 GOOD PRACTICE**Municipal Waste Plant**

We supported our client, Zakład Zagospodarowania Odpadów Komunalnych Sp. z o.o. in Bełżyce, with a mortgage loan to finance the company's current activities related to waste collection and processing. The company has been managing a modern waste management system since 2014 for 15 municipalities. The main task of the Special Union was to build a modern waste management system covering all the member communes. In 2013, the construction of the Municipal Waste Management Plant in Bełżyce began. The first municipal waste was delivered here in 2014. On an annual basis, ZZOK W Bełżyce Sp. z o. o. processes approximately 50,000 Mg of waste annually. The largest share in the structure of waste is mixed municipal waste (approx. 70% of the total waste stream). Bank Ochrony Środowiska granted the entity a mortgage loan in the amount of PLN 4 million. The funds are intended for running the company's day-to-day operations.

✓ GOOD PRACTICE**Photovoltaic power plant**

Another example of ecological investments supported by us is cooperation with the Eko-Strefa I Sp. z o. o., which is a company dedicated to the construction and operation of photovoltaic power plants. The Company's investors obtained a guaranteed sale price of electricity for a period of 15 years as part of an auction for the sale of energy from renewable sources. The company implements projects efficiently, investment preparation takes approximately 12-18 months, while construction of a power plant takes less than 3 months. One of such projects is a photovoltaic farm with a capacity of 999 kWp located on an area of 1.68 hectares in Grzybów, in the Świętokrzyskie Province. The construction of the power plant was entrusted to ALSEVA Sp. z o.o. NS. k., the maintenance, servicing and monitoring of the power plant's operation was entrusted to Rova sp. z oo which guarantees production at the 99% level.

The power plant is based on highly efficient monocrystalline photovoltaic modules. The annual production of electricity is 1,060 MWh, which is supplied to the power grid via a medium voltage cable through a remotely controlled connection pole located at the power plant. Green energy contributes to avoiding emissions of 806.5 tons of CO₂, 573 kg of SO₂ and 647 kg of NO_x per year.

Bank Ochrony Środowiska financed the investment by the European Investment Bank as part of the Climate Change Action programme. Good cooperation between the Bank and the Company results from the excellent knowledge of the photovoltaic industry in the Bank as well as the extensive experience and professionalism of the Investor.



✓ GOOD PRACTICE

Tools for measuring the ecological impact

In April 2020, we launched the website www.bosbank.pl/klient-indywidualny#hash_25162 counter of the environmental effects of investments financed by BOŚ. It illustrates the scale of the impact of our clients' investments in the form of key indicators: energy production in renewable energy, reduction of carbon dioxide emissions, reduction of dust emissions, reduction of heat consumption and losses, the amount of neutralised waste or recovered secondary raw materials, as well as the capacity of sewage treatment plants.

In September 2020, we released a calculator for photovoltaic installations (PV) calculatorpv.bosbank.pl/. With this tool, after answering a few questions, you can get information about what installation you need. You can also find out the estimated cost of purchasing and installing a photovoltaic installation. It is a proprietary model developed by us, in which various parameters were taken into account, such as location, angle of incidence of sunlight or the direction of the roof slope, and the average power consumption. This tool allows to quickly, transparently and easily obtain key information necessary to assess the advisability of an investment and the possibility of financing it, partially or entirely, from a loan from our Bank's offer.

Alignment with international and national regulations

As a Polish Bank and a pillar of the national system of financing environmental protection, we support the implementation of environmental goals that have been set out in national strategic documents, including in the "National Environmental Policy" „Poland's energy policy until 2040", „Roadmap for transformation towards a circular economy", or „The National Energy and Climate Plan for 2021-2030."

We monitor key legal regulations, both Polish and European, that set trends in the pursuit of climate neutrality. Business Transformation regulations are clear-companies are supposed to strive for climate neutrality. The goals in this respect are set by the European Green Deal, indicating the time perspective until 2050. An important document is also the Action Plan in the field of sustainable finance published by the European Commission. It indicates new reporting obligations. We keep in mind the provisions of all the presented documents, implementing solutions that enable transformation of our organisation, as well as support partners and customers in this process. As a Bank, we are fully compliant with environmental regulations, and we observe planned regulatory changes so as to adapt our business model on an ongoing basis.

1 Announced by the Council of Ministers in July 2019 "State ecological policy 2030 - development strategy in the field of environment and water management"

Our commitment and comprehensive approach to environmental protection was appreciated and honoured by the Chapter of the 13th edition of the „National Programme of Social Responsibility Leaders” which awarded us with the title of „Eco Company 2020”. The jury highly valued and awarded Bank Ochrony Środowiska for its activities related to the implementation of the principles of responsible business. The jury appreciated our ecological values, conducting pro-ecological information campaigns, paying attention to sustainable development and supporting pro-social activities.

In the Polityka Weekly Competition, carried out in cooperation with the consulting company Deloitte and the Responsible Business Forum, **we received the „White CSR Leaf of POLITYKA”**, which is awarded to companies declaring the implementation of key management categories indicated by the ISO 26000 standard and improving activities in this area.

We also share our knowledge and experience in the field of ecology with our key stakeholders. For over 22 years we have been regularly publishing the „Environmental Reports of Bank Ochrony Środowiska”. It is an annual publication that summarizes the most important issues related to climate change and environmental protection in various aspects. From the analysis of available EU and national regulations, strategic documents, to information on available instruments to support pro-ecological investments. An important element of the report is a presentation of the activities of BOŚ, in terms of financial offer and a summary of the environmental effects of projects financed by us and activities undertaken directly by the Bank. This report is a continuation and at the same time a new version of the previously published „Environmental Reports of Bank Ochrony Środowiska”.



3.2. Starting green changes with ourselves

Environmental protection is a priority for us, both in terms of business activities, as well as in terms of the transformation of the organisation of our own operating activities towards minimizing the negative impact on the environment. We are constantly working on solutions that bring us closer to this goal.

Environmental issues are coordinated in the „Area of Ecology and Climate” supervised by the vice president of the board. There are three divisions in this area: Division of Ecology, Taxonomy and Analysis; Ecological Projects Division and Support and Ecology Division.

The Bank's Supervisory Board has a Committee for Ecology, composed of four members of the Supervisory Board. The Committee - patronising the implementation of the statutory mission of the Bank - supports the Supervisory Board and the Management Board of the Bank in the development of our pro-ecological activities and identification of areas of activity in the field of ecology. The Committee prepares recommendations and opinions for the Supervisory Board and the Management Board on the directions of further development of BOŚ S.A. in the area of ecology, including the Bank's expansion possibilities on the market of pro-ecological services and the development of the product offer.

Already in the first days of work, our employees are introduced to basic ecological knowledge and issues related to our activities in this area, to which a special part of adaptation training is devoted. **The next step in increasing the ecological competences of our Bank's employees is e-learning training. At the beginning of 2020, we made available on the e-learning platform a proprietary training in ecology called „BOŚmy Zieloni” [My BOŚs is green] It is obligatory for all employees of the Bank.**

The thematic scope includes not only the most important information related to the fields and technologies of environmental protection, but also the scope of the Bank's offer of pro-ecological products and possibilities of financing ecological undertakings. We also conduct dedicated environmental training for employees of the corporate area.

Additionally, employees can use the ECO Library, providing access to dozens of books and board games popularising the issues of ecology.



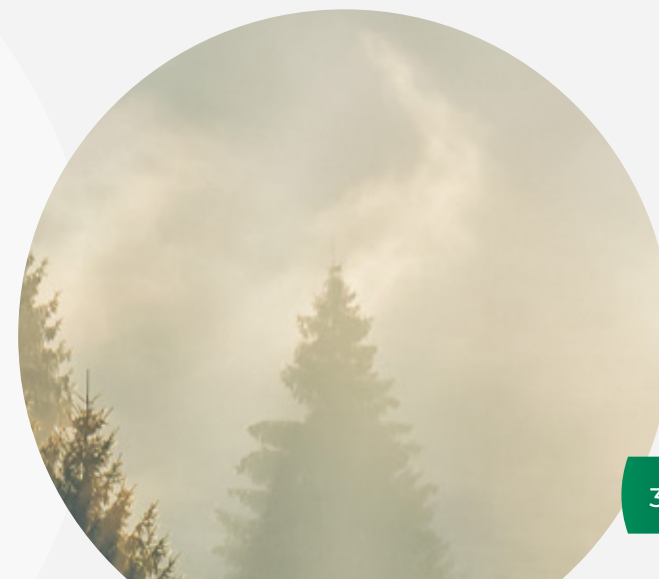
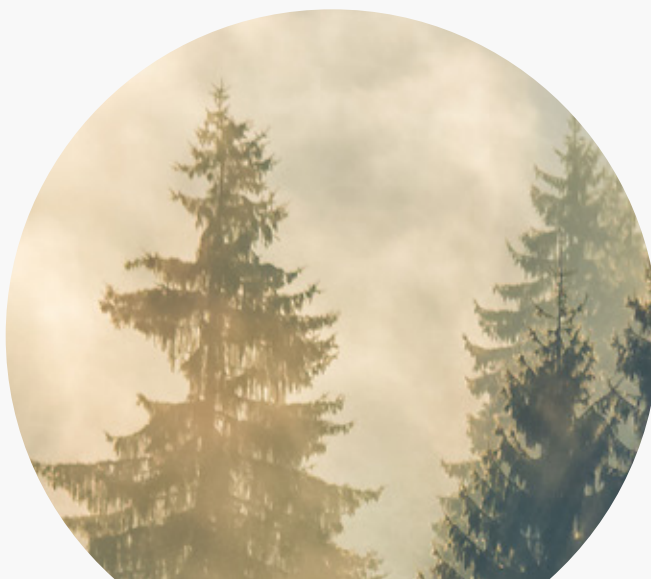
These activities are also supplemented by EKO Calendar Cards published on the intranet, which are related to the most important ecological events, such as Clean up the World campaign on September 18-20, Car-Free Day on September 22, and World Animal Day on October 4, and the International Day of Disaster Effect Reduction on October 13.

In 2020, on the occasion of the most important ecological days, we also conducted employee activation activities. We organised:

- an ecological quiz for employees on the occasion of Earth Day on April 22,
- competition for visual works for employees entitled. „Our water - a common good” in relation to environmental days: June 5, International Day of Environmental Protection and June 17, International Day for Combating Desertification and Drought,
- a series of educational messages related to the Sustainable Development Week on September 21-25, the communication was completed with a knowledge mini-competition for employees.

In our daily work we rely on our **ECO commitments** developed by BOŚ employees: **responsible consumption, sustainable transport and active lifestyle. We systematically conduct educational activities aimed at our employees regarding everyday functioning** such as the need to switch off lights or reduce the number of prints, reduce water consumption or the amount of waste generated, including plastic, and correctly segregate waste.

In September 2020, for the first time, we sent a „GreenLetter” to our employees, informing them of key events, available reports or analytical studies. This information is supplemented by descriptions of good practices regarding financing pro-ecological projects. Since then, „GreenLetter” has been sent on a two-weekly cycle. The bulletin is supplemented with information contained in the intranet, in the „ECO knowledge base” tab, where we provide the Bank’s employees with environmental reports and materials, which are constantly updated with information appearing on the market.



3.2.1. We implement the highest standards of managing our environmental impact

We know that only consistent development of pro-ecological activities will bring measurable benefits, both for the environment and the entire organisation. Therefore, **we continuously undertake a number of activities in this area at the strategic and operational levels.** We conduct our activities in a multidimensional way, from taking care of the infrastructure and tools we use to educating employees.

Environmental Policy

One of the important elements giving direction to the environmental activities of our organisation was the introduction of the „Environmental Policy of Bank Ochrony Środowiska” in 2011. We have set out guidelines that are consistent with our goals and support our mission in this policy.

The policy contains eight guidelines comprehensively addressing issues related to environmental protection and environmental awareness. The Environmental Policy obliges us to respect the applicable law in the field of environmental protection and to take into account its requirements in internal regulations. In 2021, we updated the current Environmental Policy to precisely

address the currently analysed risks and measures to protect the environment and climate.

In line with the policy assumptions, we strive to limit the use of raw materials and natural resources, conduct rational waste management and reduce environmental impact. It is also important for us to popularise knowledge in the field of pro-ecological behaviour among employees of the Bank and the BOŚ Capital Group, disseminate the idea of environmental protection and promote the principles of sustainable development among customers and partners, as well as cooperation with institutions and organizations dealing with environmental protection.

In 2021, we worked on the Climate Policy, where we comprehensively systematised all of the implemented and planned actions in pursuit of climate neutrality. We have placed particular emphasis on our efforts to reduce greenhouse gas (GHG) emissions and to develop guidance on our approach to climate risks.

We have a strong foundation:

- Experience in green transactions
- Teams of experts in the field of financing and commercialisation of projects
- Established position in green financing

Thanks to the implementation of the new business strategy, we will:

- Strengthen sector and technological expertise in the field of ecology and climate
- Expand partnerships
- Actively participate in creating the area of environmental and climate protection in Poland

WE MINIMIZE OUR CARBON FOOTPRINT

GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4

We attach great importance to our greenhouse gas emissions and carbon footprint verification. **As the first bank in Poland, we undertook the calculation of the issues related to our operating activities already in 2008** (data for 2007). In 2020, we again started assessing this dimension. To ensure the most reliable and meaningful data on the emissions generated, all data was prepared in accordance with the GHG Protocol Corporate Accounting and Reporting Standard. The standard consists of three scopes, covering various emission sources. When calculating the carbon footprint of the Bank's operating activities for 2020, the following were taken into account:



scope I

- company cars

scope II

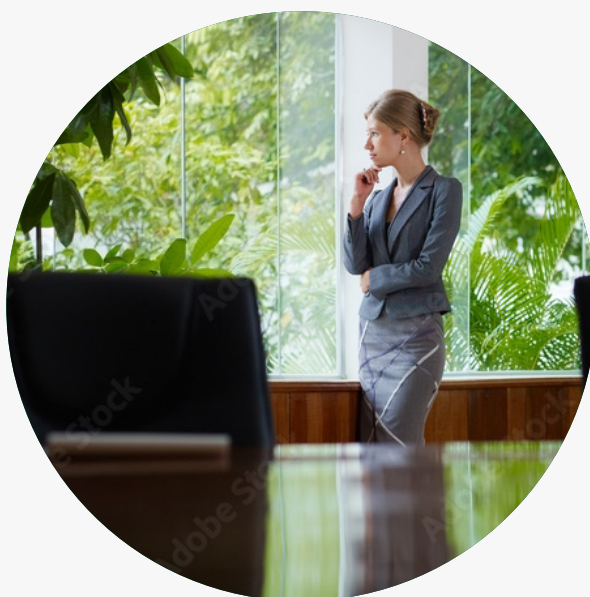
- electricity consumption
- heat consumption
- natural gas consumption (BOŚ did not use this medium)

scope III

- business travel – by plane
- business travel – by train
- business trips – by private car or rented coach
- employee travel to and from work
- electricity consumption of employees while teleworking from home
- water consumption
- wastewater discharged
- municipal waste generated
- paper consumption
- courier services

All the data presented below have been prepared on the basis of calculations based on possibly complete data in each of the given ranges. We did not have a complete set of information for all categories, but the best possible and reliable solutions were used to produce the final carbon footprint results. A detailed breakdown of all data and conclusions from the study are available in the internal report „Carbon Footprint Estimation for Bank Ochrony Środowiska S.A. – 2020”. The table below presents the calculated emissions of carbon dioxide in the scope I, II and III (scope 1, 2 & 3).

The performed calculations showed that, as a result of our activities, the emission of CO₂eq¹ in 2020 amounted to 3.87 thousand tons and was lower by 49% compared to 2019. Such a significant reduction in emissions was related in part to the COVID-19 pandemic, but the transition to electricity with guarantees of origin from renewable sources contributed significantly to the reduction. Compared to the previous estimate for 2007, in terms of comparability, emissions decreased by nearly 12% in 2019 and by 59% in 2020.



Scope	Category	CO ₂ eq emissions in 2020
I scope	use of company vehicles	14.00 t
II scope	electricity consumption in BOŚ facilities	136.09 t
	electricity consumption during teleworking	45.99 t
	heat energy consumption	2.858,7 t
III scope	journeys in vehicles other than company cars	3.37 t
	staff journeys to and from work	625.7 t
	water consumption	4.99 t
	wastewater discharged	1.27 t
	municipal waste	117.75 t
	paper consumption	57.53 t
	courier service	0.77 t

Already in 2009 and 2010, while implementing the project „BOŚ - Climate-friendly Bank”, we took steps to compensate for the CO₂ emissions generated by our activities. For two years, the Bank’s employees planted over 60,000 trees, afforesting an area of almost 12 hectares in the Celestynów Forest District and Otwock Forest District. Another forest planting action took place in 2016. In cooperation with the BOŚ Foundation and the Regional Directorate of State Forests in Warsaw and the Celestynów Forest Inspectorate, the Bank’s employees planted trees on an area of 1.5 ha in the Torfy Forest District. More than 10 years ago, we took actions that will allow for many years to compensate for CO₂ emissions² related to the activities of the Bank.

1 CO₂eq – greenhouse gas emissions expressed in CO₂ equivalent

WE STRIVE TO USE 100% GREEN ELECTRICITY

GRI 302-1

Our activity is based on electricity from renewable energy sources (RES). **In 2020, 97% of the electricity purchased by the Bank was covered by guarantees of origin from RES.** We are taking steps to ensure that this value reaches 100% in the coming years, and if objective reasons make it impossible to achieve this result, we will compensate our emissions.

In line with our Environmental Policy, we attach great importance to improving energy efficiency. For this purpose, we conduct activities that allow us to reduce media consumption. We use energy-saving devices and light sources, also on advertising media used in our activities. In the Bank's Head Office, we have installed special motion sensors that control switching the lighting on and off, and introduced intelligent air conditioning and heating and ventilation systems control.

WE REDUCE THE HEAT ENERGY CONSUMPTION

Year	Emission from the use of heat [CO ₂ eq]
2019	3,327.23 t
2020	2,858.7 t

The emissions from the use of heat in 2020 were 14.1% lower compared to 2019.

We think for the future, therefore we strive to be zero-emission when it comes to reducing greenhouse gases related to our operations, and we conduct activities in this area on a continuous basis. One of the most important undertakings in this area will be the change of the heat source in our facility in Częstochowa, from an outdated gas boiler room to the district heating network (the process will be completed in 2021).

GREEN OFFICE

In the organisational area, the confirmation of our efforts is obtaining the „Green Office” certificate in 2019 for the Bank’s Head Office, awarded by the Foundation for Environmental Education, on the basis of an audit. The headquarters building is BREEAM certified (*Building Research Establishment Environmental Assessment Method*) at the Very Good level, which confirms that a number of environmental impact criteria have been met.



WE MINIMISE THE AMOUNT OF WASTE GENERATED

GRI 306-2

We reduce waste in our operations.

When waste is generated, it is segregated into 5 fractions already at our branches and the Bank’s headquarters. 50% of generated waste is recycled independently. We also have contracts with professional companies that deal with the management of the rest.

Year	Number of employees	Estimated weight of municipal waste [t]
2019	1124	224,8
2020	1 089	187,3

The estimated waste generation rate per employee per person in 2019 was 200 kg and in 2020 we were able to reduce this to 172 kg per person, this is 14 less waste per year per person.

We are also reducing our paper consumption. Necessary prints are made double-sided and the possibility of colour prints is limited. In 2020, we reduced paper consumption by 25.2% compared to 2019.

WE REDUCE WATER CONSUMPTION

GRI 303-1, GRI 303-5

All our facilities are equipped with devices that prevent excessive water consumption, such as dual-function cisterns and aerators.

Year	Quantity of generated wastewater [m3]	Sewage sludge [t]	Emissions [t CO ₂ eq]
2019	14,836.80	4.91	1.4
2020	13,652.62	4.52	1.3

Year on year, analysing the amount of generated wastewater and the associated CO emissions², it was reduced by 8%.

WE GIVE A SECOND LIFE TO ELECTRONIC EQUIPMENT

We try to recycle much of the equipment and electronics (PCs, laptops and phones) that we do not use - we offer to buy them at attractive prices to our employees or external companies. If possible, we also provide them free of charge to interested public institutions.

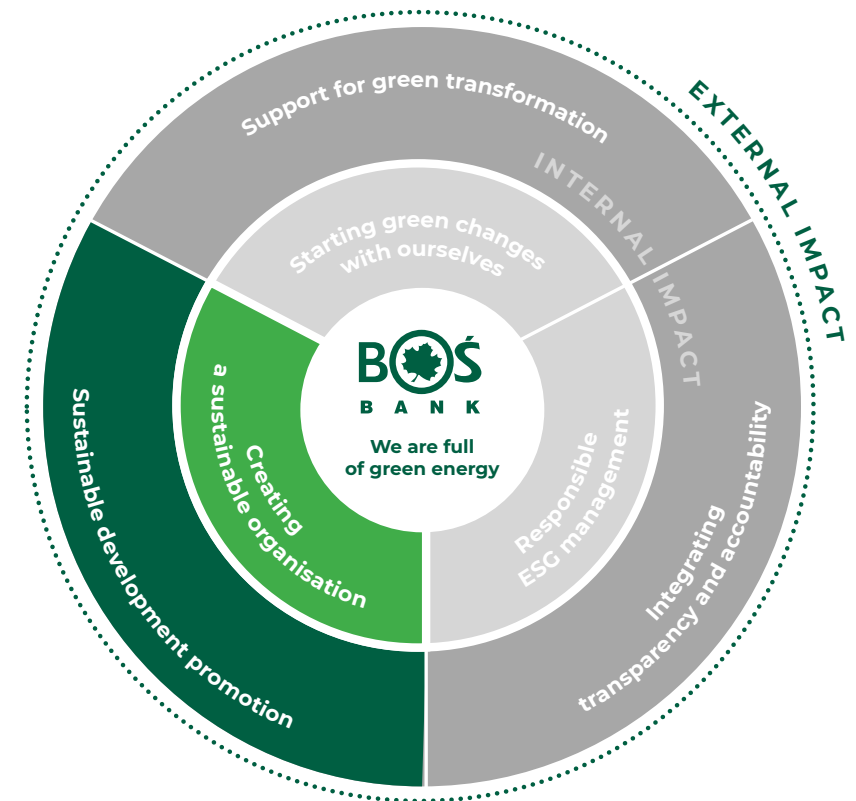
Equipment resold	Number of pieces
Mobile phones	205
Notebooks	24
Computer sets	150

Tangible assets withdrawn from use may be transferred (donated) free of charge to external entities - institutions of science, education, education and upbringing, culture, health protection and social assistance, charity and care, environmental protection, public order and safety, including organizations, referred to in Art. 3 sec. 2 and 3 of the Act of 24 April 2003 on Public Benefit and Volunteer Work (Journal of Laws 2018, item 450) for the purposes specified in art. 4 of this act. In 2020, we donated 610 pieces of furniture equipment free of charge, 230 pieces were sold, and 580 pieces were disposed of.



4. Socially active bank

- We support **12 non-governmental organizations**
- PLN 151k is the total donated to **charity** in 2020
- We are a diverse organization – **66%** of our employees are women and **46,67%** of our management team is female
- Activities are carried out to a large extent by the **Foundation of Bank Ochrony Środowiska**



Our ambition:

We treat every action we take as an investment in the future. We act responsibly, being aware that what we do today determines what the world and our organisation will look like in the future. We create a community that respects others and the ecology, professionals who cooperate with the environment of BOŚ full of green energy.

We support our customers. In addition to highly specialised financial solutions, we prepare specialist expertise and raise knowledge in the field of environmental protection. We carry out our activities for the benefit of society with a view to positively influencing key stakeholders, including our clients. An important area for us is also the cooperation and support of non-governmental organisations, science and culture institutions. We implement key social activities through the programs of the Bank Ochrony Środowiska Foundation.

At the same time, we undertake numerous activities aimed at our employees, creating a dynamic place of cooperation where commitment, professionalism and respect are combined. We are committed to providing our employees with opportunities for continuous and sustainable development. We are convinced that the further growth of our organisation is possible only thanks to the action of a community of people sharing the same values. That is why we pay special attention to activities that strengthen the organisational culture and work atmosphere. We strengthen relationships in teams as well as between employees and management.

Our goals for 2021-2023:

- Educational activities, participation in the market dialogue on sustainable finance
- Involvement in international partnerships and initiatives
- Accession to UNGC in 2021
- Accession to SBTi in 2021
- Publication and implementation of the policy of building relations with the social environment and minimising the negative impact on society in 2022
- Support for the education and development of employees through training and development activities
- Training and internal communication on ESG
- Implementation of well-being initiatives
- Verification of remuneration mechanisms

4.1. Sustainable development promotion

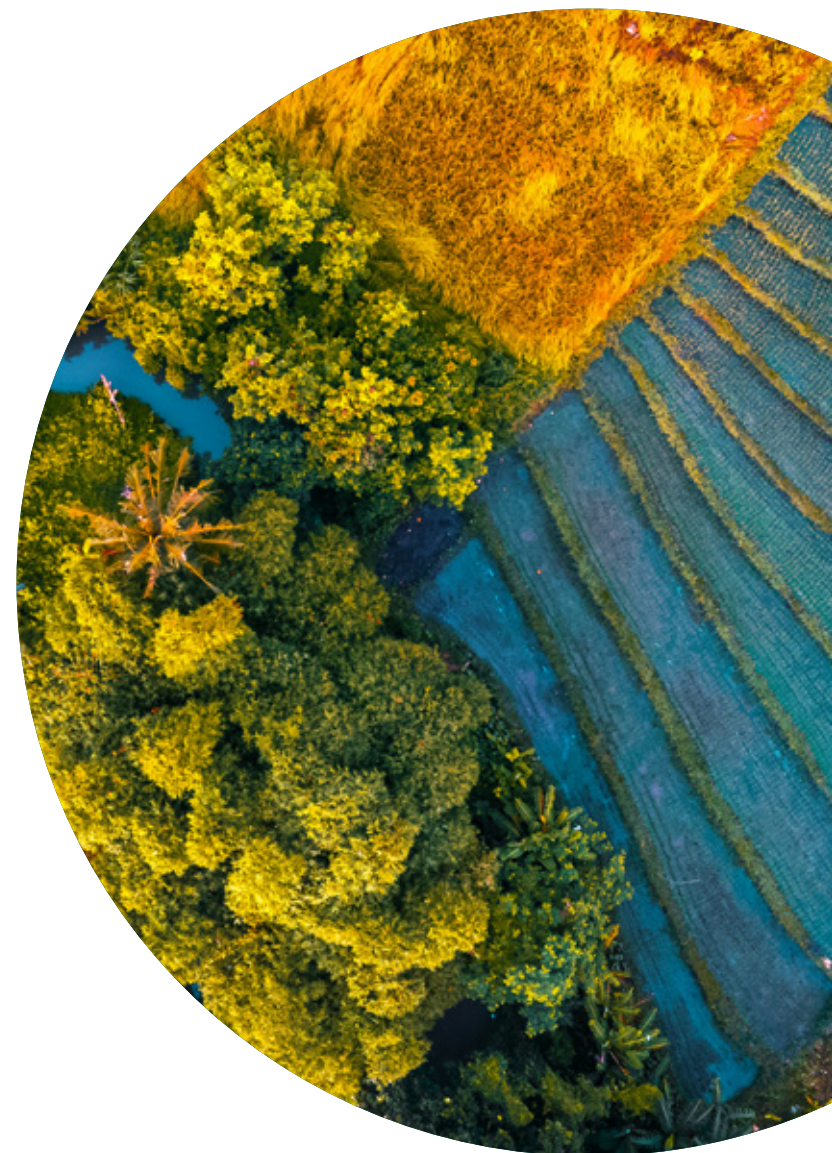
4.1.1. We accomplish our mission through ongoing education that supports sustainable economic development

We are convinced that knowledge and awareness of environmental issues are key factors influencing everyday choices and behaviour. We want to be a partner of change that covers the activities of the entire society, influences the decisions made in personal life, as well as in the sphere of finance and economy. Therefore, in parallel with the development of our product portfolio, we want to educate our customers in order to jointly follow the path of sustainable development.

Customers can count on our expertise in the field of environmental protection and support in financing such solutions that will help them invest in a green transformation both at the level of individual households and small, medium or large enterprises. We believe that the financial solutions we provide, as well as the tools described in Chapter 4, such as the calculator for photovoltaic installations, will contribute to a permanent change in attitudes in the field of counteracting climate change.

In order to better adjust our offer and learn about social needs, in October 2020 we issued a report - „The Ecological Barometer of Poles. What are we doing to protect the environment?”. The report in a cross-sectional way deals with the issues of awareness and knowledge of the Polish society on issues related to environmental protection and the approach to environmental challenges.

An important element of the report is the „BOŚ Ecological Index”, which, based on three indicators - awareness of the ecological situation, air pollution risk and drought risk, presents the state of knowledge of Polish society in these three key areas in a cross-sectional manner.





4.1.2. We are a responsible and committed partner of important social activities

GRI 413-1

We take a responsible approach to our strategic commitments and ambitions to remain a socially active bank. That is why we operate with respect for the development needs of our stakeholders, including those as important as the social environment. The BOŚ Foundation, which has been coordinating and managing activities for the education of the society for over 10 years, is responsible for development in these areas. The mission of the foundation is to promote and implement the principles of sustainable development, pro-health and pro-environmental education in accordance with living standards that will not have a negative impact on the environment.

Thanks to the support of the BOŚ Foundation, we implement pro-social activities systematically and in the long term, striving to develop a permanent change of behaviour. The Foundation cooperates with private and institutional partners who share the values included in our social responsibility. Actions taken are planned in a way that takes into account the specific needs of selected local communities.

A significant help in implementing these activities is the involvement of BOŚ employees, who support the implementation of projects from the stage of diagnosis of local needs, to active participation in volunteer projects.

Projects of the Bank Ochrony Środowiska Foundation

Bet on the Sun – VI i VII edition

The project promotes Renewable Energy Sources (RES), especially photovoltaics. It has been running since September 2014. As part of the project, there are two independent competitions for youth from primary and secondary schools: research and film.

In the research competition, young people gain knowledge in the field of renewable energy micro-installations and prepare simplified projects of PV installations for single-family houses and school buildings, and then share their knowledge with the local community. In the film competition, the students' task is to create a film about renewable energy sources, local RES installations or explaining how selected renewable energy sources work.

The 6th edition of the project ended in June 2020. Due to the epidemic situation in the country, the project was completed after the first stage. The project attracted **335 student teams** (a total of 1,405 participants). As a result, 240 design works related to PV micro-installations were carried out. As part of the film competition, 76 film scripts were written to promote renewable energy sources.

In November 2020, the 7th edition of the project began. Despite the remote learning, **over 250 student teams** signed up. At the end of the school year, we finished accepting reports in both competitions.

Traditional orchard – 3rd and 4th editions

The aim of the „Traditional Orchard” is to restore and promote native varieties of fruit plants, which have been replaced by new-generation varieties. The project supports the maintenance of traditional old fruit trees and draws the public's attention to the need to increase biodiversity, which serves the protection of natural ecosystems. The task of the grant competition is to create a mini-orchard, consisting of at least five trees, in a generally accessible area, e.g. at a school, rectory or on a plot belonging to a commune.

At the beginning of 2020, the third edition of the „Traditional Orchard” project was launched, focusing on old varieties of plums. The honorary patronage over the project was taken by: **Minister of National Education, Minister of Agriculture and Rural Development, Institute of Horticulture in Skierniewice, Research Centre on the Natural Environment and Sustainable Development of the University of Warsaw. 253 schools** (1661 participants in total) from all over Poland applied to participate in the project, and 121 of them won a grant to establish a mini-orchard. Due to the pandemic, the second stage „We assume an orchard” was extended to October 30, 2020, and participants gained additional time to implement the task plan and the opportunity to plant trees in the autumn. **Despite the difficulties, almost 120 mini orchards were created and about 700 old varieties of trees were planted.** An additional effect was the creation of the Pomological Map of Poland. The task was to locate historical varieties of fruit trees - apple, pear, plum, sweet cherry and cherry. Participants submitted more than 200 trees that may provide a valuable source of orchard plant genes.

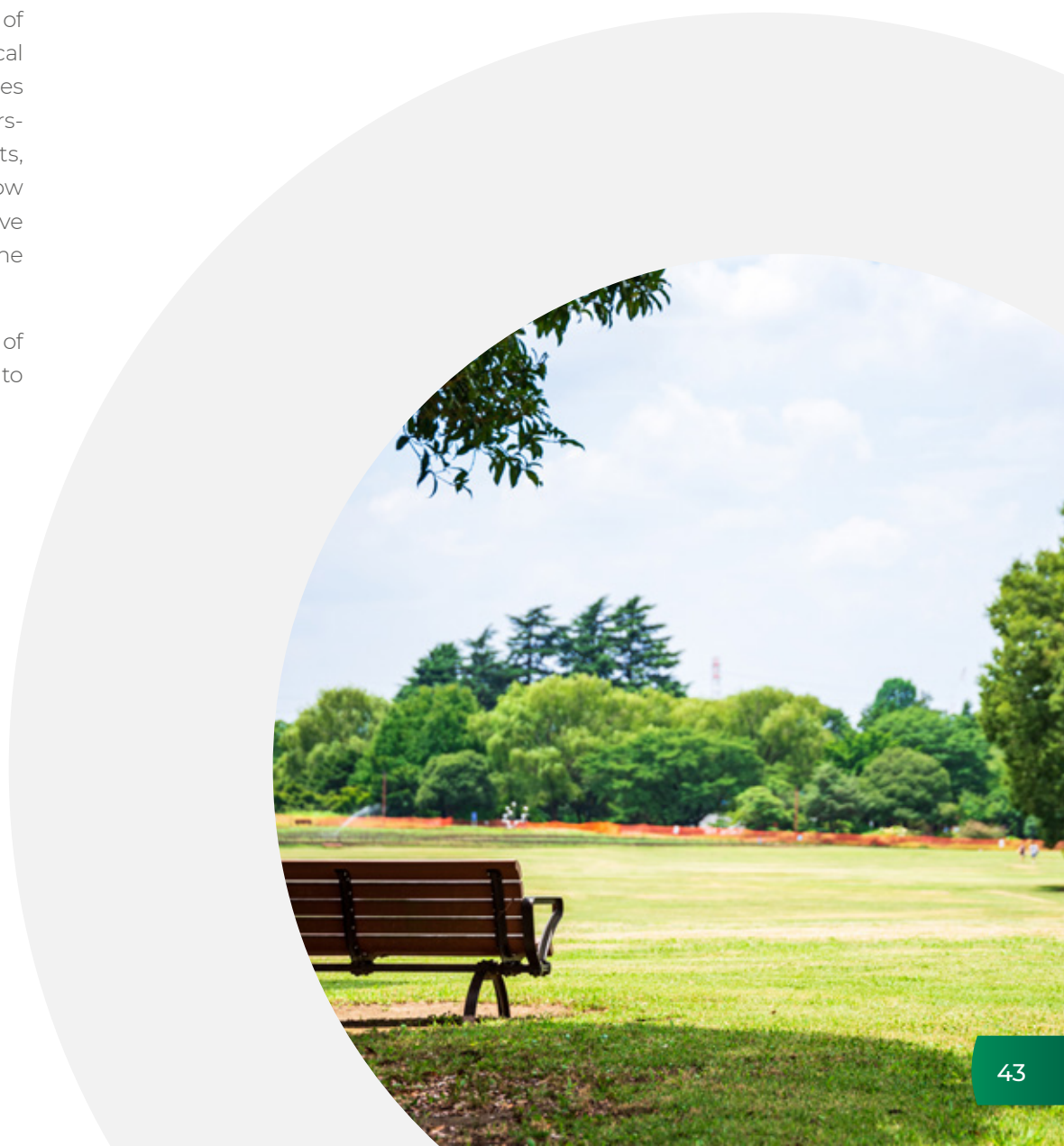
Green Bench – 6th and 7th edition

It is a nationwide, pro-social grant project addressed to residents of open estates managed by cooperatives, housing communities or local governments in cities with more than 10,000 inhabitants. The project enables transformation of neglected areas on housing estates into green corners-mini-gardens with a bench. It allows to revive places around blocks of flats, create space for relaxation and meetings, and also shows the residents how important common action is and what effects it can achieve. The substantive partners of the project are the Department of Landscape Architecture and the Department of Landscape Art, Warsaw University of Life Sciences.

The 6th edition attracted 104 neighbourhood teams consisting of **520 participants**. Twenty-seven grants were awarded to complete projects to green neglected areas.

It's dirty in here

It is a continuation of a bottom-up, nationwide action aimed at eliminating wild dumps. The aim of the project is to support local governments in the fight against illegal dumping of waste and care for a clean environment. Anyone who downloads the free „Dirty Here” application available on Google Play and App Store on a smartphone can report a place where they notice wildly dumped rubbish in forests, parks and other places all over Poland. After placing such a notification, along with a photo and a short description, it is automatically located and sent to the appropriate local government and the unit responsible for waste disposal on its behalf, in accordance with the applicable regulations.



I eat healthily, I know more – 10th and 11th edition

Another nationwide project of the BOŚ Foundation is addressed to the youngest students (kindergarten and grades 1-3 of primary schools). The BOŚ Foundation has been running it for 10 years and from the very beginning it has been **accompanied by concern for the health of the young generation**. The project lasts throughout the school year, is divided into stages corresponding to the seasons and is a nationwide inter-school team competition. The main goal of the project is to educate children about healthy attitudes by teaching them the principles of healthy eating. Every year since the 7th edition, the project has been held under the honorary patronage of the First Lady, Agata Kornhauser-Duda.

In September 2019, the 10th edition of the project was launched. It ended in June 2020. More than 2,400 competition teams, or **more than 50,000 students and teachers, applied**. Due to the COVID-19 pandemic and the related restrictions on the functioning of schools, the spring stage was canceled, and the project ended after the winter stage was resolved.

In September 2020, the 11th edition of the project was launched. **More than 2,600 teams signed up for the project**. Both phases of the project (autumn/winter and spring) have already been awarded. A total of over 500 students and teachers from 26 educational institutions (schools and kindergartens) will be awarded. The prizes were awarded to the winners in September.

The world through the eyes of youth – 4th edition

It is a joint initiative of the Foundation and Poczta Polska S.A. It is an art competition for the design of a postage stamp, addressed to young people aged 7-19. This is a unique opportunity for young artists to issue their own postage stamp, which will be part of the series „World through the eyes of the young”. The stamps, in addition to their utility and collector value, are an element of pro-ecological education, in line with the missions of the BOŚ Foundation and Polish Post.

In the first half of 2020, the next, fourth edition of the project was launched, for which **13,000 works were submitted**. This time the main topic was volunteering in its various aspects, i.e. ideas it brings, examples of voluntary activities, as well as benefits for both beneficiaries and the volunteers themselves. The competition was under the honorary patronage of: **The Minister of National Education, the Minister of Culture and National Heritage and the Minister of Infrastructure, the Ministry of Family, Labour and Social Policy and the Ombudsman for Children**. As part of the competition, 13,000 works were created, of which almost 800 qualified for the national stage. From among them, the Commission selected the 3 best works that were published on stamps, each with a circulation of 90,000 copies.

In addition to activities in the area of pro-environmental education and promotion of a healthy lifestyle, the Foundation also developed activities increasing the social commitment of the Bank's employees. As part of the Foundation's activities, we support the philanthropy program, as well as initiatives under the employee volunteering program at BOŚ. The partners of the programme are the **Bank and Dom Maklerski BOŚ SA**.

Employee volunteering

Employee volunteering is a key programme in the field of social activities carried out by our employees and building the organisational culture. It was structured so that the volunteers themselves could choose the form of involvement.

Employees can apply for micro-donations from the BOŚ Foundation. Employees-volunteers gather in teams and jointly submit an idea for voluntary activities. The ideas are evaluated and the best ones receive funding. The essence of the program is the direct involvement of the Bank's employees in work for the benefit of those in need.

Employees can apply for funding for initiatives that benefit the community and are carried out in cooperation with non-governmental organisations or public institutions.

Due to the pandemic, some projects from the autumn 2019 edition have been extended to 2020:

“Bench - a moment of respite” - arranging an element of small architecture for patients of the Oncology Centre in Warsaw. A bench surrounded by plants is intended to provide patients with the necessary level of comfort and a place to rest - project completed;

“Herbal garden” - a series of workshops with the use of herbs for pupils of the Special School and Educational Centre No. 3 in Bydgoszcz. The aim of the project is to learn the principles of a healthy lifestyle, to learn about new flavours, to develop responsibility and regularity in children when growing herbs - the project is completed;

„BiblioTherapy „Healing of the soul” - volunteers engaged in helping children from the Special School Complex No. 102 in Warsaw. Their tasks included developing reading - book/audiobook therapy - methods adapted to the needs of students with intellectual disabilities - online classes with teachers, students and volunteers - project completed;

In 2020, applications were considered on a continuous basis. Grants were awarded for the implementation of volunteer projects:

COVID19 - will not give up and take care of our seniors. As part of the project, the volunteers sewed and distributed a total of about 3,000 reusable cotton multi-layer masks and disposable fleece masks to people in need.

Dzieciakowo - Children's playground and garden beds for the Family Children's Home. Volunteers renovated the wooden terrace which is a space for children to rest, spent time playing with them and prepared places for growing fruit and vegetables, which brings educational value (independently cultivated plants should bring tasty and healthy crops).

Another example of the volunteer activity of BOŚ employees are special ECO-lessons in the form of workshops, which are conducted in local communities, e.g. in kindergartens and primary schools. During the workshops, volunteers tell children about important issues related to environmental protection, about everyday activities that may affect the condition of our environment, e.g. regarding waste segregation, reducing plastic consumption or saving water and electricity.



Partner of ecological events in 2020

The Bank participated as a partner of ecological and industry events: ToGetAir Climate Summit, 20th National Power and Heat Congress „PowerPol”, 8th National Energy Summit, ThinkEco! Forum, webinar of Abrys Publishers „Counteracting the effects of drought”, Report of the Institute of Renewable Energy „Photovoltaics market in Poland 2020”, Gazeta Pomorska Agricultural Forum, Renewable Energy Areopag of prof. K.Żmijewski, Abrys Energy and Recycling Forum, EKO Forum in Supraśl, 6th All-Poland Economic Summit, Carbon Footprint Summit.

During these events, the Bank’s representatives took an active part in discussions about the most important challenges related to the green transformation, energy and environmental policy of the state and the role that banks have to play in financing transformation processes. The debates largely concerned the energy transformation, including the use of renewable energy sources and the improvement of energy efficiency, but also air protection, waste management and processing, and the necessary investments in green and blue infrastructure.

Participation in the voluntary program „Bankers for Financial Education of Youth BAKCYL”

The „Bankers for Financial Education of Youth BAKCYL” programme is a unique educational initiative with which we have been a partner since 2013. As part of the cooperation of various financial institutions, activities are carried out to expand knowledge about finance in children and adolescents. The programme is organised by the **Warsaw Banking Institute and the Polish Bank Association**. Lessons conducted by volunteers from various financial institutions, including our employees, are a key element of the programme. They act as trainers who share their knowledge during the lessons. Beforehand, they participate in a special training and receive a package of materials. The classes are aimed at elementary school students in grades VI-VIII and high school students. The topics covered include saving, wise investments and cybersecurity.

Philanthropic activities

Our philanthropic activities include cooperation and support for non-governmental organizations and public institutions from various areas. The forms and scale of assistance are varied, tailored to the needs of stakeholders, to which we try to respond to the best of our ability. In social activities, we focused mainly on supporting the education of children and young people in the field of finance and ecology. We also supported student projects.

Our employees, as part of the philanthropy project, which is an initiative of the BOŚ Foundation, can donate any part of their remuneration to selected social goals. The project was created in response to their reported desire to be involved in helping colleagues in a difficult life situation.



We support non-governmental organisations

Ewa Błaszczyk „Akogo?” Foundation

In cooperation with the partner Mastercard, offering payment cards, all the Bank's customers can support activities consisting in systemic solutions to the problems of people in a coma. Since 2020, under the Mastercard® Priceless® Moments programme, customers making payments with the operator's cards collect points which can then be exchanged for prepared donation bricks worth 5 PLN, 10 PLN, 20 PLN and 50 PLN transferred to the „Akogo?” Foundation of Ewa Błaszczyk. The main goal of the organisation is to offer help to people with severe brain injuries and coma. Thanks to the involvement of the organization, the **„Budzik” Clinic at the Children's Memorial Health Institute** in Warsaw was built, considered a model centre for children in a coma, where already 70 patients have been awakened.

Partner of the **„Świąteczna Paczka” (Christmas package) campaign of the SOS Food Bank**

In 2020, due to the pandemic period, we supported the Christmas Food Collection on many levels. In addition to the physical collection of gifts in stores by our employees, the possibility of donating on a dedicated website godneswiete.bzsos.pl has also been launched. We also became the founder of the packages and provided additional funds in the amount of PLN 4,000 for a food collection.

We support culture and sport

We are committed to helping in various areas, which is why we also support cultural, sports and scientific activities. In 2020, we took patronage over the Schuman Festival, the concert of Polish music **„Polonia in musica”** and the **Grunwald Museum**. We have also become involved in the sponsorship of the **University Song and Dance Group „Warszawianka”** and the **sailor Piotr Kula** in Finn class regatta.

We support nature and animals

Caretaker of the Animal Rehabilitation Centre of the Polish National Park

We are the caretaker of the Animal Rehabilitation Centre of Polesie National Park. The centre hosts wild animals, most often sick or abandoned. Thanks to careful care, they regain fitness and return to their natural environment. Thanks to systemic help, the Centre receives PLN 5 from each debit card issued by us from the series with the images of protected animals.

Action Talk to the BOŚ interviewer and help the animals

An important element in the development of the Bank's offer is the voice of our clients. In order to combine standard activities related to researching customer opinions and satisfaction with commitment to environmental protection, on October 1, 2020, we launched a charity support mechanism. For each questionnaire completed by our clients, we donated PLN 1 to the charges of animal shelters: **shelters of the VIVA Foundation in Korabiewice, Na Paluchu in Warsaw and shelters in Milanówek in Polesie.**



We support climate education

Patronage over the educational project Eco-Experimentarium

In 2020, we became a partner in the EcoExperimentarium project. The project included the „Leakage” exhibition and an educational game for children, thanks to which the youngest learn how they can take care of the world in their everyday activities, such as shopping, washing or cleaning. The exhibition was available from June 6 to October 31 at the Hydropolis Water Knowledge Centre in Wrocław. The interactive exhibition showed the influence of individual actions of each of us on the shape of the world. „Leakage” presented in an accessible way the theme of diminishing water resources and climate change. Thanks to it, it was possible to find out, among other things, how much water is needed to produce one pair of jeans, which affects the quality and quantity of water, and the importance of forests.

The game was created for children aged 5 to 11, but the target group is not only children, but also their parents and teachers: on a special website they will find interesting materials for valuable time with children. The release of the game, due to the COVID-19 pandemic, was launched online on December 4, 2020. The game has been designed in line with environmental education curriculum requirements.

Partner of the series „How the climate works” on the popular science vlog by Tomasz Rożek, PhD

Together with the **National Fund for Environmental Protection and Water Management**, we supported the creation of 10 educational films, available on the author's vlog of Tomasz Rożek, PhD, „Science. I like that.” As part of the cycle, key information was presented, in line with the latest scientific knowledge on what climate change is, how to prevent it, and how Renewed Energy Sources (RES) operate.

Partner of the workshops „Earth Day in the Ministry of Climate” and „Day about Drought and Retention in the Ministry of Climate”.

In 2020, together **with the Ministry of Climate and Environment**, with the support of the **Ministry of National Education** and the **National Fund for Environmental Protection and Water Management**, we organized an on-line workshop for young people „Earth Day in the Ministry of Climate”, to which students from grades 7-8 of primary schools and secondary school students were invited. The workshops were available live, and each participant, with the help of a special chat, could ask a question to Minister Michał Kurtyka and take part in lectures by invited experts: “Understanding global warming - the mechanism and consequences” (Mariusz Gogól, PhD) and „RES. Where do we get electricity from?” (Tomasz Rożek, PhD). At the end of the event, there was a film workshop „How to make a professional film with an ordinary mobile phone?” with Szymon Chałupka (vlog „We’re filming!”).

The „Earth Day in the Ministry of Climate” took place on April 22, 2020, while the „Day on Drought and Retention in the Ministry of Climate” took place on June 17, 2020. Both events were attended by about **24,000 students and teachers**. The workshops were part of a nationwide educational project of the BOŚ Foundation, „Bet on the Sun”, which promotes renewable energy sources and encourages young people to undertake local activities to increase awareness of this topic.





The impact of the COVID -19 pandemic on the activity of BOŚ Bank

We dealt with the pandemic not only as a member of society and employer, but above all as an organisation responsible for our stakeholders. Due to the difficult situation, we were flexible in our activities, looking for solutions that would be helpful for clients and partners, including both natural persons and entrepreneurs.

The implemented solutions were introduced on many levels, taking into account:

- enabling individual clients and entrepreneurs from all segments to suspend the repayment of principal instalments of loan products without providing additional documents,
- enabling individual customers to suspend the performance of the contract under Shield 4.0, the so-called Statutory holidays,
- enabling our clients to deal with urgent matters electronically in the electronic banking systems BOŚBank24 and iBOSS24,
- refraining from charging clients with fees and commissions for activities performed by the Bank in connection with the mitigation of the negative effects of the COVID-19 pandemic,
- the use of a special mode of servicing credits, loans, credit cards and factoring transactions of our clients in connection with the mitigation of the negative effects of the COVID-19 pandemic,
- introduction of solutions allowing clients to handle urgent matters electronically in the BOŚBank24 and iBOSS24 electronic banking systems. Customers were informed on the website and through messages about the provision of, inter alia, applications enabling the suspension of loan repayments and loan instalments,
- refraining in the first half of 2020 from the application of the rigours in terms of non-fulfilment of covenants by clients regarding inflows on accounts and achieving and/or maintaining financial ratios,
- extension by three months, at the customer's request, of the deadline for submitting invoices or acceptance protocols to confirm that the investment has been carried out as intended for the „Transparent Loan” and „Solar Energy” products,
- enabling the delivery of renewals of insurance policies, securing the Bank's receivables, in the form of an unconfirmed copy or in the form of a scan sent by e-mail,
- increasing the limit of contactless payments to PLN 100 for payment cards; due to the situation related to the growing number of COVID-19 cases, out of concern for the health of customers, the possibility of making payments through payment terminals without the use of a PIN has been made available, up to the amount of PLN 100. The change also required the adaptation of devices installed in retail and service outlets; the higher limit was gradually made available at the terminals where the operators had already increased the payment amount,
- receiving documents signed with a secure electronic signature from clients,
- introducing the principle of a limited number of clients in facilities in accordance with the guidelines of the General Sanitary Inspector; the separation of customers from the service staff is provided with a transparent partition; disposable gloves were provided to customers; cyclical disinfection of ATMs has been introduced,
- joining the solutions implemented by the public administration and providing our clients with the possibility of using the funds available under the aid program „PFR Financial Shield” launched by the Polish Development Fund S.A. (PFR).

During this time, we provided special support to our employees in order to minimise the impact of the pandemic on the activities of the organisation, while ensuring the highest safety standards. Our activities focused on several key areas to ensure the support and comfort of our employees.

Organisation of work

- employees were able to work remotely at their place of residence,
- we have introduced a rotational work system for part of the employees,
- employees working remotely have been equipped with portable computer equipment,
- we have provided additional strong authentication mechanisms for all employees,
- we increased our employees basic data packages in business phones to 12 GB/month.

A safe place to work

- we have introduced safe working conditions for people who cannot work remotely through the possibility of maintaining safe distances between employees, we additionally took care of the daily disinfection of surfaces and carried out fogging and ozonation of rooms,
- we equipped direct customer service stations with special partitions and disposable gloves,
- we purchased disinfection mats that were placed in front of the entrance gates to the headquarters,
- we purchased non-contact thermometers for individual temperature measurement and installed devices for automatic temperature measurement for people entering our office,
- for employees, we purchased masks with a textile safety certificate in accordance with the regulation of the Minister of Health; the masks were handed over to all employees along with instructions for their use,
- we have developed a health and safety instruction limiting the risk of COVID-19 infection and made it available to all employees by posting it in public places and on the intranet site.

Employee support

- we have launched a dedicated hotline for employees to provide them with the opportunity to receive information on the principles of implementing the Act of March 2, 2020 on special solutions related to the prevention, counteracting and combating COVID-19, other infectious diseases and crisis situations caused by them,
- we provided willing employees with flu vaccinations in order to increase their immunity and, after eliminating flu symptoms, increasing the possibility of faster detection of COVID-19 symptoms,
- In order to support employees in monitoring the development of the Bank's economic environment and customers, we continue to send all employees daily reports containing current information on the economy and individual industries in the context of COVID-19.

We also directed our support to those organisations and institutions that needed help in a particular way during this difficult period. At the beginning of the pandemic, in April 2020, through the **Pontifical Association Aid to the Church in Need**, we supported hospices, care and treatment facilities and hospital wards across the country by donating personal protective equipment to fight the COVID-19 pandemic. The support included the purchase of 7 pallets of disinfectants (a total of 3 780 litres) and 2.2 thousand high-quality protective masks. The value of the donated products amounted to PLN 150 thousand gross. At the same time, DM BOŚ joined the action, buying 2.2 thousand masks.

At the end of the year, in December 2020, we donated funds to the Polish Committee for Social Welfare, which supported the purchase of personal hygiene and cleanliness products for the homeless using the Aid Center in Siekierki in Warsaw.

At the beginning of 2021, **we donated 450,000 surgical masks** to two hospitals in the Kuyavian-Pomeranian Voivodeship as part of an action coordinated by the Ministry of State Assets.

4.2. Creating a sustainable organisation

4.2.1. We are a responsible employer who cares about our employees and the atmosphere of the workplace

Our goal is to create a sustainable organisation. We focus on activities that build an engaging work environment and employer branding. Our idea is to raise the standards of implementing employment policy, development and organising working conditions. We undertake activities aimed at building an attractive workplace attracting highly qualified candidates.

Our efforts have been appreciated by the editors of one of the most valued and opinion-forming HR portals in Poland - MarkaPracodawcy.pl, which awarded us the Friendly Workplace 2021 awards for our activities in 2020 and during the pandemic. The award is given to companies which, among others: respect and support the work-life balance model, support and promote projects friendly to communities and the natural environment, create a healthy, safe and friendly work environment, invest in the development of professional competences and employee interests, operate with respect for the rights of the employee.

MarkaPracodawcy.pl pay special attention to the area of occupational health and safety as well as activities to protect employees' health. The companies that protect employees through increased security standards and the organisation of shift or remote work, invest e.g. in additional protective measures or tools supporting remote work, and provide other specific assistance (e.g. psychological assistance). We are proud of this

distinction, the more so because, as a Bank, we passed the exam in social responsibility, helping our employees to go through this difficult period of the pandemic. An important award for us and another confirmation that we are a reliable, recommendable employer is the title in the nationwide programme promoting appropriate models and strategies in the field of employee matters and employment policy - Responsible Employer - HR Leader.



Holidays

Our employees use available solutions that allow them to combine professional activity with being a parent. In 2020, 90 women on our team were on parental leave. In 2020, 29 women and 9 men returned to work from maternity/paternity leave.

GRI 401-3

No.	Return to work and retention rate after parental leave, by gender	Women 2020	Men 2020
1	Number of employees entitled to parental leave	90	24
2	Number of employees who took parental leave	90	10
	- including the number of employees who took full-time parental leave	16	0
3	Number of employees who returned to work after parental leave	31	9
4	Number of employees who returned to work after maternity/paternity leave in the previous reporting period and worked in the organisation for 12 consecutive months after returning (employees with 12 months of work since returning in the reporting period)	29	9

Diversity

Our everyday business practice confirms that the team's value lies in the knowledge, experience and diversity of its employees. Currently, we do not have formal documents addressing these issues, which in no way constitutes an obstacle to the active implementation of the principles of diversity, which have been an important element of our human resources policy for many years.

One of our core values is the refusal to accept any discrimination in employment, whether it is direct or indirect. This applies to key issues such as gender, age, disability, race, religion, nationality, political beliefs, trade union membership, ethnic origin, religion, sexual orientation, and the form of employment. We create a workplace with equal opportunities for all our employees. **We operate in accordance with the Convention of the International Labour Organisation. We are committed to the International Labour Organization (ILO) by referring to and implementing its standards in our organisation.**

We are convinced that diversity is a value that constitutes an important capital of an organisation. Therefore, we implement it in our daily business practice and create a diverse workplace, as evidenced by the fact that **66% of BOŚ employees are women**. In the recruitment process, we apply standards in line with the EU Directive on equal treatment. This allows you to provide a process that is fully based on objective rationale and established patterns and rules.

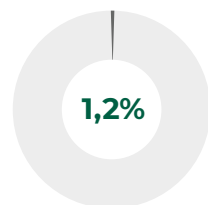
We appreciate the experience that foreigners, retirees and people who have acquired the right to retirement bring to our staff - they are an important part of our team. **Since 2017, we have been implementing the „Bank open to the disabled” programme.** It allows you to perform professional duties in the form of telework, thanks to which it can be performed by people with a certified degree of disability.

A sense of security and a friendly work environment are important for our employees, which is why we take care to prevent any forms of discrimination or mobbing.

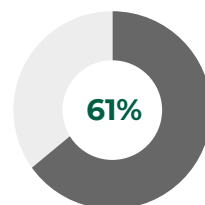


In the BOŚ S.A. Group:

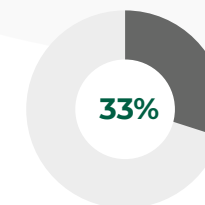
GRI 102-9



of employees
are people with disabilities



of employees
are women



of top management
are women

The composition of the workforce in the BOŚ Group broken by employment category, age and gender

	BOARD AND DIRECTORS			MANAGERS, HIGHER AND LOWER GRADE			OTHER EMPLOYEES		
	Women	Men	Total	Women	Men	Total	Women	Men	Total
AGE ≤ 29	0	1	1	1	2	3	63	63	126
AGE 30-50	26	42	68	92	68	160	436	247	683
AGE ≥ 51	6	22	28	32	12	44	169	78	247
TOTAL	32	65	97	125	82	207	668	388	1,056

Education, development and training**GRI 404-1, GRI 404-2**

We know that the development of the organisation is not possible without the development of employees, who are its strength, which is why **we constantly invest in strengthening the competences of our employees**. This is reflected in our key documents - we have implemented a comprehensive training and development policy. It covers all our employees and is an example of implementing the principle of equal access to competence development. The range of trainings offered is diverse, from those related to the ecological mission of our organisation to issues related to the product offer, to highly specialised external trainings. **Participation in training is possible for all Bank employees regardless of seniority.**

We offer middle and senior management employees to participate in the competence development program, thanks to which they can perform the role of their team leaders more effectively. The manager development programme includes participation in such trainings as remote team management, counteracting mobbing and discrimination in employment, manager as a sales leader and sales team management, leadership or operational coaching.

Trainings organised by us must meet high standards, therefore we evaluate them on an ongoing basis in terms of efficiency, satisfaction of employees participating in them and the level of knowledge acquired by them, and we constantly improve them. This applies to stationary and e-learning training.

All new employees go through a series of adaptation training, which consists of training conducted by experts in a given area and complementary internal e-learning training.

We plan all trainings in such a way as to support the development of our employees, enabling them to acquire knowledge that can be translated into everyday work. They are also an element of supporting our employees in the development and preparation for new roles in the organisation, which they may take over e.g. as a result of internal recruitment.

Total number of training hours broken down by gender

	2020		
	Women	Men	Total
Total number of training hours broken down by gender	15 981	8 058	24 039
Number of employees (values identical to the data from the GRI 102-8 indicator)	750	380	1130
Average number of training hours by gender	21	21	21

Employee engagement

Our strength are employees whose knowledge and experience determine the development of the organisation. We are constantly planning and implementing solutions to ensure the best possible conditions for our employees. An important aspect influencing employee satisfaction is the personnel policy developed by us.

To best adjust the planned activities to the needs of employees, we conducted an employee opinion poll (BOP), the purpose of which was to check what works well in our Bank and what we can improve. 80% of employees devoted their time and shared their observations about working at the Bank. The direct voice and opinions of our employees are particularly important to us.

The key finding from the employee opinion survey was the engagement rate. It shows in the most reliable way what percentage of employees identify with our organisation and engage in daily duties and tasks, as well as implement the values of the organisation into their work. This is a fundamental aspect of the study that influences business metrics. In the survey, the employee engagement rate was 32%, which is 18 percentage points lower than the market average and 12 points lower than the banking average. We hope that the newly implemented ESG strategy and activities related to it will allow us to increase employee involvement and, consequently, improve the current results in this key area for us.

The conducted study, in addition to areas for improvement, also showed what is our strongest point. The greatest number of responses was obtained by cooperation, which was positively assessed by 62% of employees. The most appreciated (76% of responses) is keeping in touch with colleagues and the fact that you can count on their support. This turned out to be particularly

important in 2020 and 2021, when the COVID-19 pandemic forced a change in work patterns. To meet the challenges related to remote work, we responded on an ongoing basis to the needs of implementing a new formula for performing professional duties, providing employees with the necessary technological solutions, including the transition to such tools as MS Teams and internal communicators. This significantly translated into maintaining relations and contacts between employees. Another highly rated aspect is the statement that teamwork is key in everyday professional activities - it was indicated by 73% of the surveyed employees. It allows a sense of belonging to an organisation, the implementation of joint activities and pursuit of the set business goals. The same percentage of responses obtained the statement that co-workers share their knowledge and experience with each other. When it comes to relationships with supervisors, 61% of employees feel that communication is frank and open, and 60% say they can count on their supervisor for support. This is the more positive result for us because, apart from finances, it is the good atmosphere and the support of our superiors that are one of the key motivators for our employees.

The results in the area of work-life balance are also optimistic, especially considering the fact that the study was conducted in a difficult period related to the COVID-19 pandemic. As many as 68% of employees positively assessed the supervisor's support in connection with the pandemic, 67% appreciated the possibility of remote work and the implementation of clear rules in this aspect. These results show that as an organisation and a team, we were able to help each other and deal with various challenges that had a significant impact on both professional and private life.

We also present data on staff turnover for 2020. The employee departure rate amounted to 16.81%, with the vast majority of departures related to employees over 50 (41.73%). We are convinced that the activities planned as part of the implementation of the ESG strategy for the coming years will be an important element in building a workplace that will attract committed employees, and the turnover percentage will decrease.

We have solid foundations that we want to use to strengthen the organisational culture in order to create the best workplace and increase employee engagement. As a bank supporting environmental protection, we form

a team that works together for ecology and green transformation of both the economy and our clients. We are convinced that the common mission is what binds us in a special way and becomes an additional motivation in the performance of daily duties. Our priority will be the further development of employees' competences and the introduction of a new work model that will be agile and hybrid.

GRI 401-1

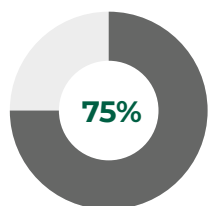
Total number of departures (per person) broken down by age groups:	Number of employees (per person)	Number of employees leaving (per person) in a given age group	Percentage of employees leaving
	2020	2020	2020
< 30	107	34	31.78%
30-50	745	40	5.37%
> 50	278	116	41.73%
Total	1130	190	16.81%

Incentive and remuneration system

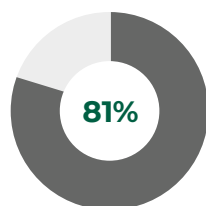
We are an equal opportunities organisation from employment to salaries and development. We create solutions that, on the one hand, will allow us to develop as an organisation, while ensuring creative working conditions for our employees.

All jobs are regularly valued, based on objective, substantive and anti-discriminatory criteria. The amount of salaries of employees is influenced by competences, detailed scope of responsibility, previous professional experience and salary benchmarks used in the banking sector. Currently, the ratio of the average basic salary of women to men is 75% in managerial and senior positions, and 81% in positions lower than managerial positions. In the coming years, we will implement dedicated solutions to even out the existing differences.

Managers and senior employees



Lower than managerial employees



In order to effectively assess the achievement of goals by employees, we conduct an employee appraisal process every year. The process involves all employees of the Bank. The annual employee appraisal is based on two criteria: the assessment of work results and competences. As part of this process, meetings between employees and superiors are conducted, during which work is summarised and the activities performed are evaluated. In addition, during these meetings, the strengths and weaknesses of employees are analysed, goals are set for them and possible development paths. During the appraisal interview, employees also have the opportunity to specify their own training needs. These meetings are key and objective criteria that allow to evaluate the knowledge and commitment of individual team members. They are aimed at building a culture of feedback and dialogue, increasing work efficiency and enhancing employee motivation.

GRI 404-3

Employment structure	Percentage of employees assessed	
	Women	Men
Management Board and Directors	100%	100%
Senior and junior management positions	100%	100%
Other administrative staff	100%	100%

GRI 401-2

From the moment of employment, BOŚ employees can take advantage of the package of additional benefits.

We have signed a contract for the provision of medical services with the ENEL-MED Medical Center, thanks to which employees can use the medical care offer of 30 own facilities of the ENEL-MED Group, as well as from over 1,200 medical facilities cooperating with the Group throughout the country. As part of the benefits offered, employees can use a wide range of medical packages tailored to their individual needs and the needs of family members. The offer addressed to employees includes four packages: Optimum Package, Premium Package, VIP Package, Senior Package. We offer employees partial coverage of the cost of packages.

Out of concern for the health of our employees, we organised the possibility of getting vaccinated against the flu in our headquarters. In this way, we wanted to make it easier for interested employees to access this service.

An additional benefit offered to our employees is life insurance offered by the PZU Group.

Employees also have the opportunity to use the MyBenefit cafeteria platform, financed by the Company Benefits Fund, available in a convenient 24/7 online form, thanks to which they can conveniently and easily choose the benefits that interest them most in the field of sports, culture, tourism, recreation and many others. They also receive Multisport cards, which allow them to use the range of services available in sports facilities.

The package of non-wage benefits also includes access to the Legimi platform, which offers the possibility of using over 75,000 e-books and audiobooks in the form of electronic access.



Employee activity

Work is an important part of our life, but it is necessary to look for balance and take care of health and physical condition, which are an essential element of a healthy lifestyle. We support our employees in this process by promoting health and physical activity. There are thirteen sports sections in our organization, in which, on a voluntary basis, all employees who share a passion and willingness to actively participate in sports can participate. Members of the sports section receive funding for the costs related to participation in training sessions, sports events, rental of sports facilities and equipment necessary for training. The support offered also includes the necessary financing for the purchase of sports outfits and equipment needed to represent the Bank in sports events. Participation in sections is an opportunity to spend time actively and integrate. Employees working in the volleyball and football sections have been regularly participating in league games for companies for several years. A large variety of sections provides the possibility of physical activity, both for team sports and individual sports, e.g. cross-country or skiing. Participation in the section allows our employees to participate in various sports events, e.g. running events throughout Poland, and among our employees we have many marathon runners and half-marathoners.

We strive to provide the widest possible scope of assistance offered to employees, therefore, in addition to supporting health and physical condition, they have the opportunity to take advantage of services that will allow them to take care of their mental well-being. A free online psychologist service is available for them, launched in cooperation with the Dialog Therapy Centre, the cost of which is fully covered. As part of the consultation, employees receive psychological support in difficult situations, both professional and life. For all our employees, the service is available free of charge, 7 days a week, from Monday to Friday from 7.30 am to 10.00 pm and on weekends from 8.00 am to 8.00 pm. The facilitation is that you can take advantage of the consultation without leaving your home.

Maintaining the well-being of our employees is very important to us, which is why during the pandemic period we organised a workshop on stressful situations in the new conditions entitled „COVID - stressful work in a different reality”, „COVID - stress work in a different reality”. An important element of the workshop was to present techniques of coping with stress, tension and anxiety related to the changed working conditions and everyday functioning. Psychologists conducting the workshop presented effective methods focused on emotions that could be used at home and at work. The workshop was open to all employees.

Ergonomics and safety in the workplace

GRI 403-2, GRI 403-1

Safety in the workplace is an area in which we strive to ensure the highest standards so as to be sure that our employees will be able to work in comfortable conditions. On the one hand, we take care of up-to-date training in the field of occupational health and safety and of the appropriate standards in terms of workplace equipment.

In 2020, we did not identify any threats that could have a negative impact in the area of health and safety at work.

As for accidents, in 2020 there were two such events, of a light nature (incidents).

Data on employees of the organisation

	2020	
	Women	Men
Total number of accidents (incidents) at work	2	0
Number of fatal accidents (incidents)	0	0
Number of serious accidents (incidents)	0	0
Number of minor accidents (incidents)	2	0
Total number of person injured in accidents	2	



Accident frequency index (IR, calculated as the total number of people injured in accidents/employment x 1000)

2020		
Women	Men	Total
2,7	0	1,8

Accident severity rate (calculated as the number of days of inability to work due to an accident/number of accidents)

2020		
Women	Men	Total
6,5	0	6,5

Our employees take part in regular health and safety workshops, including general instruction. The OHS service is informed on an ongoing basis about the employment of new employees, and OHS is one of the first training blocks during adaptation training.

Complementary periodic training in the field of health and safety is organised for employees in administrative and office positions, as well as for employers and people managing teams. The developed system allows for periodic training to be provided on the basis of data from the HR system at least one month in advance. This allows employees to efficiently gain access to the training platform, where they can read the materials, take part in the programme and take the final knowledge test in the form of e-learning.

The overall process of identifying training needs is described in detail in our internal regulations, available to employees.

The OHS training system is an important element of the wider OHS management process at our Bank, an important part of which is also the OHS committee representing 100% of employees in the organisation, regardless of the place of work or the type of contract concluded, i.e. it has no influence on whether the employee has concluded an employment contract or performs work on the basis of a mandate contract.

The role of employees who participate in formal committees that include management and health and safety workers is important. It is an important advisory voice in occupational health and safety programmes as well as in monitoring existing programmes.

5. Conscious organisation

- **100%** of newly hired employees completed the Bank's proprietary training in ecology
- **100%** of management board members are familiar with the organisation's anti-corruption policy and procedures
- We have developed with other organisations the "**Bank's Statement on the Standard for Plain Language**" and "**Good Practice for Plain Banking Communications**"

Our ambition:

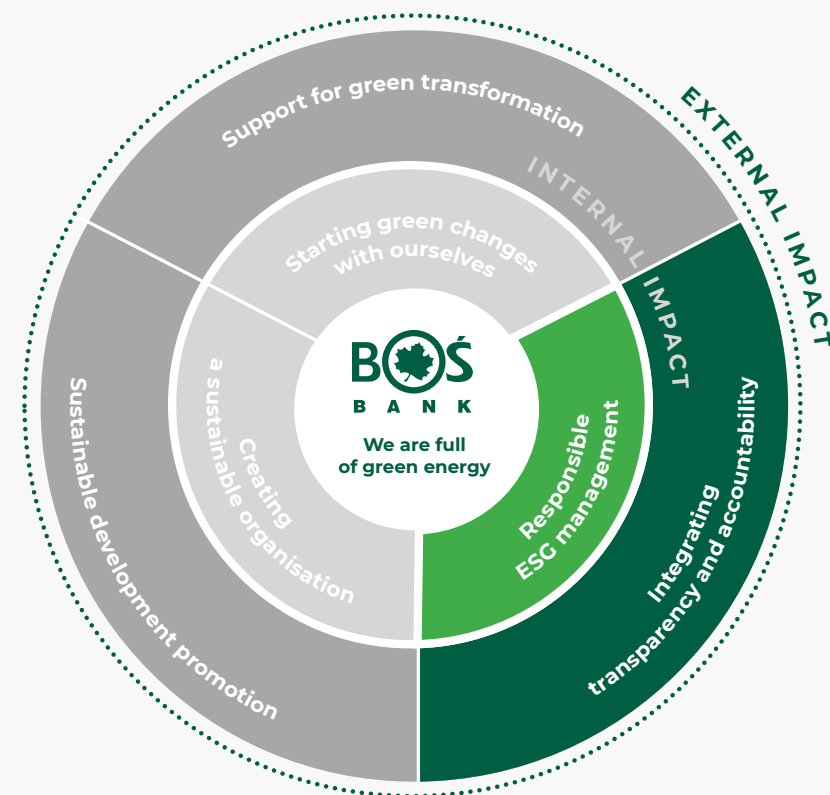
We integrate transparency with accountability. We improve transparency practices and effectively adapt to new regulations. We are open to an external ESG assessment and we want to improve our ESG rating in the coming years.

Taking into account the dynamics of changes in the environment in which we operate, we provide the best solutions in the field of risk management, and constantly improve our internal solutions supporting sustainable development.

In 2020, no supply chain problems or controversies arose at our Bank.

Our goals for 2021-2023:

- Review of the Bank's risk management system in terms of ESG risks
- Assessment of clients in terms of ESG risks
- Portfolio assessment taking into account ESG risks
- Application of ESG standards for suppliers



5.1. Integrating transparency and accountability

5.1.1. We conduct our business in a transparent manner, using the best ESG market practices

GRI 206-1

We are committed to the highest standards related to ensuring transparency and implementing best market practices in the ESG process. We base our activities on the provisions of law and the principles of honesty, professionalism, reliability and due diligence. Relationships with our partners and customers are based on trust. This is reflected in our external as well as internal activities. We build our image by promoting and following ethical standards and good market practices.

An important aspect of our activities is the implementation of compliance and corporate governance solutions. We know that well-developed standards are an important factor in building process transparency and organisational culture. The key documents in this respect are the „**Compliance Policy**” and the „**Principles of Compliance Risk Management**”. The main goal of the Compliance Policy is to define the basic principles of ensuring compliance of our organisation's activities with applicable law, as well as internal regulations and broadly understood market standards.





It should be emphasized that even the highest standards do not provide full protection against violations or errors that may occur, which we are aware of. Our customers can use the complaints process. Detailed forms of submitting complaints are specified in the document „**Rules for accepting and considering complaints at BOŚ S.A.**”. All incoming complaints are recorded in a dedicated application, which is a central register of complaints. The entire complaint handling process is fully centralised and carried out at the level of a separate office in the headquarters. A process developed in this way helps to ensure the quality of handling of all incoming complaints. It also allows you to create periodic reports on complaints, which are analysed, among others by the **Operational Risk Committee** and communicated to the members of the Management Board, the presented conclusions and summaries are also used in other reports - compliance or business reports.

An important element of managing this process was the introduction of out-of-court dispute resolution by us. In the event of a response related to a negative consideration of the complaint, clients are informed that it is possible to refer the case to the Conciliation Court at the Polish Financial Supervision Authority or to the Banking Arbitrator and Financial Ombudsman.

In 2020, there was one court proceeding, which concerned conduct violating the freedom of competition or antitrust laws, in which the organisation acted as a participant.

Security of customer data

We give priority to data security issues, including the security of our Clients' data in electronic banking (online and mobile). The solutions we implement ensure the convenience of using modern electronic banking tools, while ensuring the highest standards of protection. **The electronic banking system - BOŚBank24 meets all security standards.** We know that the digitisation process creates threats in the area of cybercrime, which is why we constantly develop security systems, at the same time providing our clients with knowledge about the basic principles of security. For this purpose, on our websites <https://www.bosbank.pl/wazne-informacje/bezpieczenstwo> we update information related to safe logging in on an ongoing basis, including how to safely finish work on the website. We also offer ongoing support for interested customers. We are available through the Helpline open on working days from 7:45 AM to 9:00 PM and on Saturdays from 10:00 AM to 6:00 PM.

In 2019, we introduced a mechanism for encrypting sensitive data at the level of database files, which provides additional protection - even if the data is acquired by an attacker, it will not be readable.

In terms of data security, we implement all procedures in accordance with Polish and European law. We use solutions for pseudonymisation mechanisms which comply with the guidelines laid down in the General Data Protection Regulation of the European Union (RODO/GDPR). This allows data to be processed in such a way that it cannot be associated with a specific data subject. Importantly, for a selected group of employees for whom access to personal data is necessary due to the performance of their

official duties, they are still visible in an unchanged (public) form. Other employees, when accessing this data, see anonymised data, i.e. for example, instead of the first and last name, a string of letters or numbers that can be decoded only on the basis of separately stored information (key).

As of 2019, all processes related to the data security area are described in detail in the document „**Rules for the security of information protected at Bank Ochrony Środowiska S.A.**”.

In the field of personal data processing, we follow the applicable provisions and regulations on the protection of personal data, in particular the GDPR, and in accordance with the „**Personal data protection policy at Bank Ochrony Środowiska S.A.**”. We have also developed our own regulations, in particular - „**Rules for entrusting and sharing personal data by Bank Ochrony Środowiska S.A.**”, which define detailed procedures for entrusting and sharing personal data with other entities: clients, employees or other natural persons, to the extent that they are processed by us as the data controller. Another important document is the „**Personal data retention policy at Bank Ochrony Środowiska S.A.**”, which defines the rules of data processing after achieving the original goals related to their use.

Image and honest communication

Our image is based on honesty, reliability and building an organisation supporting sustainable development and green transformation. We are aware that from the beginning of our activity, the name - Bank Ochrony Środowiska [Bank of Environmental Protection] has stood out on the market, being a clear signal of what is the essence of our business activity. We are aware that environmental or climate change issues, especially in recent times, are the subject of public debate. We want our voice to be heard in this area as well, therefore we engage in important initiatives in the field of promotion and education of ecological attitudes.

This area requires constant deepening of knowledge, therefore our clients and partners can count on our advisory voice and support in this area at every stage of contact with our employees, available in 50 locations throughout the country, as well as through the Hotline.

In communication with clients, in accordance with the best market practices, we strive to translate difficult or strictly regulated issues into a comprehensible and simple language. We joined the campaign to simplify communication and promote comprehensible language in banking practice. The overriding goal is to promote the change of the banking language so as to facilitate cooperation between banking institutions and clients, and in the long term to improve mutual relations.

We work in the simple communication working group, which has been operating since June 2020 at the **Polish Bank Association**. The result of its work was the preparation of the „**Declaration of banks on the plain language standard**”, to which we joined as one of the twenty signatories. The declaration is extended by „**Good Practices of Simple Banking Communication**”. They contain four areas of information: a catalogue of plain language principles, detailed guidelines on how to teach and promote plain language, what plain language document standards should contain, and what research and indicators can be used to measure progress in simplifying the language.

5.1.2. We are committed to having a sustainable value chain

Description of planned activities in the field of supplier verification, implementation of green purchasing policy

GRI 102-9

We perceive our responsibility in many dimensions, not only in relation to employees or customers, but also as a company with a supply chain. As a financial institution, we have a limited supply chain, but we take steps to ensure that our suppliers operate in accordance with the principles of sustainable development.

We are aware that the implementation of changes in the monitoring and evaluation of the supply chain requires time and significant expenditure, for example related to the verification of suppliers, as well as the development of detailed regulations to which they will be subject. This is a process that also involves our existing partners, so we want to give them time to properly prepare for it. We have implemented/published the „**ESG Principles**” for our suppliers and we are taking steps to implement them in the purchasing policy from 2022.

In the coming years, we plan to:

- **100%** of new suppliers covered by a sustainable purchasing policy from 2022
- **100%** of new contracts for institutional clients with a human rights clause from 2022
- building a sustainable supply chain through, inter alia, monitoring and application of rules enabling the exclusion of suppliers who do not meet the Bank's ESG requirements

Purchasing is coordinated by the **Purchasing Office**, which manages the entire process. Each purchasing commitment is strictly governed by separate agreements. The scope of the purchases includes services (IT, legal, advisory, cleaning, marketing) and goods (IT equipment, software, advertising materials, office supplies, furniture).



5.2. Responsible ESG management

5.2.1. We effectively manage ESG issues within the organisation

GRI 405-1, GRI 102-11

We are at the stage of developing a comprehensive ESG process management programme. Issues in this area are currently managed by selected organisational units of the head office, under the existing and modified procedures, and all work is supervised by the most important bodies of the **Supervisory Board** and the **Management Board of the Bank**.

The Supervisory Board currently consists of 10 members, including one woman. Within the Supervisory Board, five committees are appointed to deal with specific areas in detail. These are the Internal **Audit Committee**, the **Risk Committee**, the **Ecology Committee**, the **Remuneration and Appointment Committee** and the **Bank's Strategy and Development Committee**. Such thematically separate committees allow for the best possible management of these important areas for the Bank. We make sure that the highest standards are met at the management level, which is why members of the Supervisory Board are members of the Supervisory Board's committees. The composition of individual committees is selected each time by the Supervisory Board pursuant to a resolution.

Meetings of the Supervisory Board are held on average once a month. The Regulations of the Board also allow the adoption of resolutions outside the meeting, using means of direct remote communication.

We are transparent in our activities, therefore all detailed information on the Bank's activities, including the functioning of the Supervisory Board, is made public. Due to professional relations with shareholders holding at least 5% of the total number of votes in the shareholding structure of BOŚ SA, currently 3 members of the Supervisory Board do not meet the independence criteria. The other persons appointed to the Supervisory Board are independent.

There are currently five members of the Bank's Management Board, including one woman. Meetings of the Management Board are regular and take place at least once a week. Pursuant to the regulations in force, the Management Board also adopts resolutions outside the meeting by means of direct remote communication.

The role and tasks of the Bank's bodies are strictly regulated by external regulations (including the Commercial Companies Code or the Banking Law) and detailed internal regulations specified in such documents as - „Bank's Articles of Association”, „Supervisory Board Regulations”, „Management Board Regulations”, „Rules for servicing the Management Board and Supervisory Board of BOŚ SA” and the regulations of individual committees of the Supervisory Board.

Taking care of the highest standards, we ensure that all Members of the Management Board and all Members of the Supervisory Board meet the criteria referred to in Art. 22aa of the Banking Law. They have the necessary knowledge, skills and experience adequate to their functions and assigned duties. It is also important to guarantee the proper performance of these duties.

The term of office of the Management Board and the Supervisory Board is three years. The selection of each member is done on the basis of our organisation's „**Suitability Assessment Policy**” which applies to candidates for Board member(s) and candidates for Supervisory Board member(s) respectively. There are cases when members of the Supervisory Board or the Management Board are dismissed/appointed during their term of office. Members of the Management Board are selected by the Supervisory Board as a result of a qualification procedure. Members of the Supervisory Board are elected by the General Meeting of Shareholders.

The system developed in this way allows for the efficient functioning of the highest management and control bodies, thanks to which in 2020 we did not record any incidents related to breach of corporate governance.

GRI 102-16

The values that guide us in our work are not only communicated externally, but above all, we make sure that they are the actual foundation of our daily activities and correspond to the principles of sustainable development. We make sure that all developed processes and procedures meet the highest standards. Our key values are therefore reflected in internal regulations, but what is important, they are part of our organizational culture, translating into the attitudes and behaviour of employees.

Key principles of transparency, integrity and ethics are governed by:

- Code of Ethics of BOŚ S.A.,
- Code of Banking Ethics (Principles of Good Banking Practice),
- Rules for accepting and transferring benefits or gifts at Bank Ochrony Środowiska S.A.,
- Policy of counteracting and managing conflicts of interest at Bank Ochrony Środowiska S.A.,
- Rules of accepting and transferring incentives in BOŚ S.A.,
- Procedure for anonymous reporting of breaches of law and ethical procedures and standards in force at Bank Ochrony Środowiska S.A.,
- Working Regulations.

Ethics and anti-corruption**GRI 205-1, GRI 205-2****Corporate ethics**

The key document regulating the issues of ethics in our organisation is the „**Code of Ethics of BOŚ S.A.**”.

Percentage and total number of business units analysed for risks related to corruption and identified risks

1	Total number of business units of the organisation	4
2	Total number of business units analysed for corruption risk	4
3	Percentage of business units analysed for corruption risk	100,00%

Ethics-related solutions cannot be implemented only at the level of internal regulations, but must become the foundation of organisational culture. We know that only then can they be used effectively and be a reference point in problematic or difficult situations that may occur. To ensure the best knowledge of the solutions, we conduct regular trainings in the field of anti-corruption policies and procedures. In 2020, **83% of employees**

familiarised themselves with the anti-corruption policy and procedures in the organisation at the management level and **84% of employees** in other positions. As far as training is concerned, it amounts to 86% and 89% of employees in particular employment categories, respectively. We strive to achieve 100% training and knowledge of these documents by employees in the near future.

employment categories	employment category 1 – office and branch employees	employment category 2 – management staff
The total number of employees (in line with GRI 102-8) broken down by employment categories	924	206
Number of employees who have familiarised themselves with the organisation's anti-corruption policies and procedures	767	173
Percentage of employees who have familiarised themselves with the organisation's anti-corruption policies and procedures	83%	84%
Number of employees who received anti-corruption training	793	184
Percentage of employees who received anti-corruption training	86%	89%
Total number of members of management bodies	10	
Number of board members who have familiarised themselves with the organisation's anti-corruption policies and procedures	10	
Percentage of board members who have familiarised themselves with the organisation's anti-corruption policies and procedures	100%	
Number of members of management bodies who received anti-corruption training	0	
Percentage of board members who have received anti-corruption training	0%	

The solutions we have implemented make demands on the entire organisation and every employee, but in the long run they allow us to build a trustworthy organisation.



ESG risks

GRI 102-11

As a Bank, we are aware of the ongoing climate change and the risks associated with it, which also affect our business. Our new ESG strategy involves reviewing our risk management system and integrating it with analysis of key ESG risks.

BOŚ Bank S.A. introduced a new aspect to the credit risk assessment process, i.e. the assessment of ESG risks of potential borrowers. Before making a decision on financing, it is assessed whether the client supports environmental protection (E-environmental), cares for the society (S - social responsibility) as well as whether he or she maintains proper corporate governance in the company's structures. The importance of non-financial factors in the opinion of entities is systematically growing. Along with the evolution of the capital market, the company's „quality” is perceived not only by its financial results, but also by its care for the environment, local community, customers, employees and shareholders. Assessing all these aspects allows you to assess whether the company operates in a sustainable development environment. The assessment of ESG risks takes into account such factors as: whether the conducted activity is in accordance with the environmental

protection law, whether the activity does not lead to environmental pollution, whether workers' rights are complied with, whether the activity does not adversely affect local social relations, whether there are processes corruption, whether customer data is protected, etc. Pursuant to the new rules, the Bank, when assessing applications for loan financing, verifies and assesses the risk in these areas. The assessment is graded. A risk is regarded as critical if its materialisation or disclosure could result in a loss of creditworthiness or could adversely affect the Bank's image. The guiding principle is to avoid transactions that could have the above effects. This approach is reflected in the provisions of the existing Credit Risk Management Policy, which states that in the area of lending, the Bank takes measures to support the achievement of global climate change impact reduction targets, fully aware of the need to take into account environmental, social and corporate governance factors (ESG factors), which it considers in its approach to risk management and capital investment.

BOŚ Bank S.A. has introduced a new aspect of credit risk assessment, i.e. ESG risk assessment, for selected customer segments; for the remaining segments (except retail customers) the solutions will be introduced by the end of 2021.

Work is underway to implement the necessary solutions in operating procedures. Changes in regulations in this regard are planned for implementation in the fourth quarter of 2021. It is planned to conduct a detailed analysis related to climate risks and their impact on the business.

Whistleblower programme - possibility to report violations

GRI 102-17

Our Bank has a Procedure for anonymous reporting of violations of law and ethical standards and procedures applicable in Bank Ochrony Środowiska. We allow employees to submit anonymous reports, which are treated confidentially.

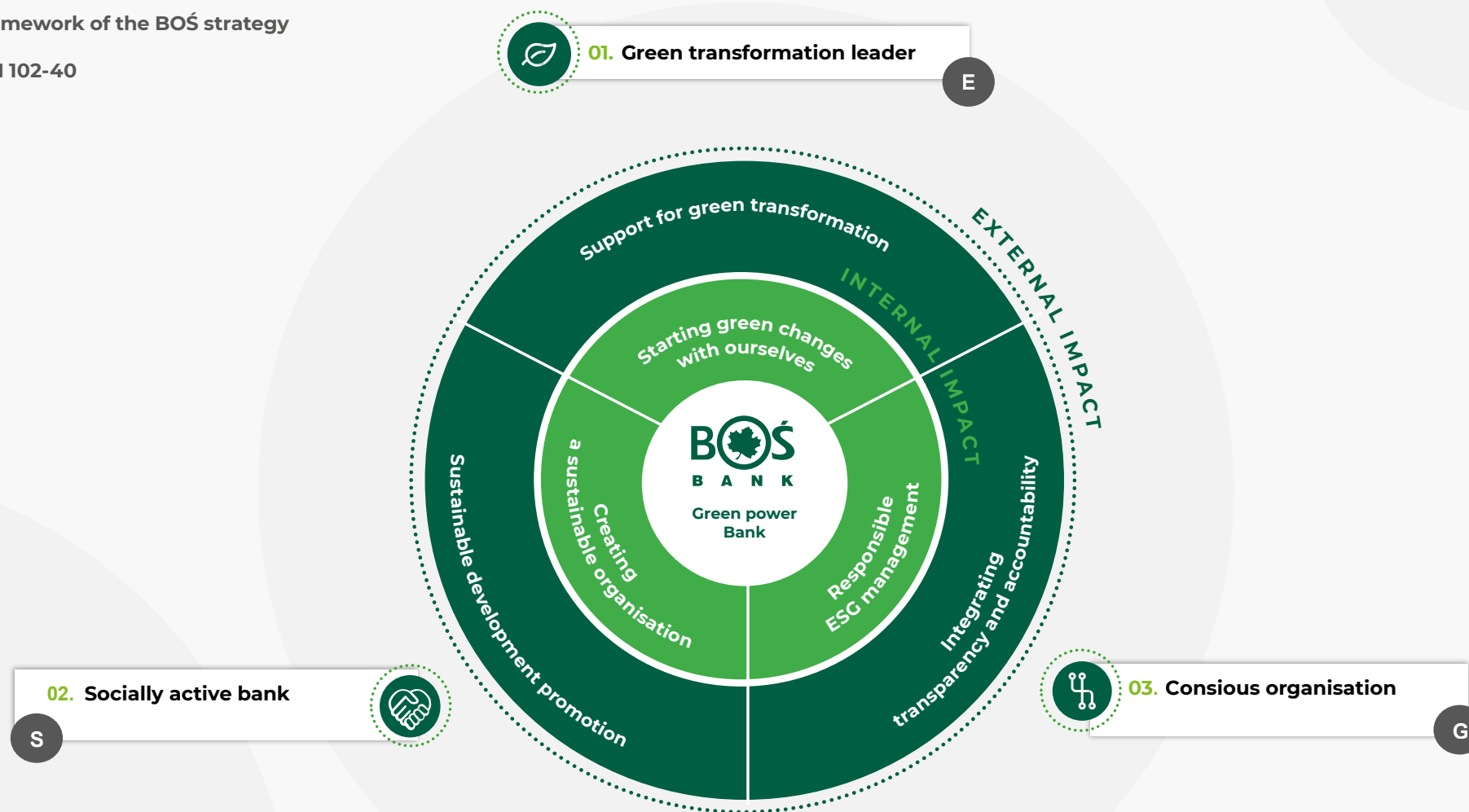
6. Green power bank

We are convinced that only the path of sustainable development, developed from the business side on the basis of the ESG strategy, will allow our organisation to be a leader in offering services and products in the field of green transformation. We are at the stage of implementing a new business model that will support our activities in this area even more effectively. Our mission is to innovate and effectively support green transformation. In order to effectively achieve this goal, we have linked the ESG strategy with the assumptions of the business strategy. Thanks to this, our initiatives in the business area will at the same time implement our aspirations for sustainable development.



Framework of the BOŚ strategy

GRI 102-40



The new ESG BOŚ strategy covers the years 2021-2023, but the priorities we outline are of a long-term nature. **We take an exceptional approach to environmental and climate commitments. We will continue to develop our competences in the field of ecology and technologies that support emission reduction. Our ambition is to support green transformation and be a leader of green change, taking into account both internal and external impact.** That is why we start green changes primarily with ourselves, changing our organisation and processes so as to minimise our negative impact on the environment. Our offer focuses on financing pro-ecological projects that will be part of building a green transformation. We want to offer green financial products and continue to consistently develop our ecological portfolio. Our clients can count on consulting in the field of green transformation and taxonomy in implemented projects. We have ambitious goals, we want to achieve an increase in the share of green assets in the loan portfolio to 50% by 2023.

We are already monitoring our carbon footprint and we know the challenges we have to deal with in this area. We assume that by the end of 2023 we will manage to reduce our carbon footprint by 20% compared to 2020, and the electricity we use will be 100% renewable from 2022 or we will ensure its offset.

We undertake a number of activities targeted at various stakeholder groups in order to be a socially active bank and support sustainable development. The BOŚ Bank Foundation will continue to implement pro-social programmes. At the same time, we will work to increase employee involvement and create a friendly work environment. Environmental education is also an important part of our activities, so we will be building an educational platform to support the development of green projects along with a guide for the market on the principles of sustainable financing in 2022.

We are a conscious organization, therefore we integrate transparency with responsibility while building a long-term cultural change in the organisation, developing the competences of our employees and introducing a new model of work - agile and hybrid. By 2023, we want to raise the employee engagement rate to 58%.

We know that the change process takes time, as well as building awareness among different stakeholder groups, which is why we will implement comprehensive risk management related to the areas of business ethics. We are working to implement and publish a policy for building community relations and minimising negative impacts on society in 2022.

An important element in the implementation of our strategy is building a commitment to cooperate with suppliers. We want to have a sustainable value chain. Already in 2022, we plan for 100% of new suppliers to be covered by a sustainable purchasing policy and for 100% of new contracts for institutional clients to have a human rights clause.

BOŚ Bank with strong foundations for the coming years

We already have a solid foundation that will help us make the transition through the process of transformation and implementation of the new business model. At the moment we have a significant share of green assets in our portfolio - over 1/3 are green loans, which is significantly higher than other banks.

Our expertise is based on the knowledge and experience shared by members of an expert team consisting of engineers - environmentalists and experts experienced in consulting in the field of transformation projects.

The current conditions and our environment allow us to develop further. We cooperate with key institutions involved in green transformation, including the National Fund for Environmental Protection and Water Management (NFOŚiGW), provincial funds (WFOŚiGW), the Polish Development Fund (PFR) and the Bank Gospodarstwa Krajowego - national development bank (BGK).

We are distinguished by an organisation brand that has been built for 30 years and is clearly associated with ecology. We consistently strengthen our image by taking a number of pro-ecological activities, such as the cyclical publication of the BOŚ Ecological Report, transformed from the current issue into a wider ESG Report.

Our ESG Strategy implements the United Nations Sustainable Development Goals.



7. About the Report

GRI 102-45, GRI 102-46, GRI 102-47, GRI 102-50, GRI 102-51, GRI 102-52, GRI 102-53, GRI 102-54, GRI 102-55

The ESG report of the Bank Ochrony Środowiska S.A. Capital Group presents the Group's activities for 2020, unless the content states otherwise. The report presents the activities of the Bank Ochrony Środowiska Group, including Bank Ochrony Środowiska SA as the parent company and companies belonging to the Bank Ochrony Środowiska Group as at 31 December 2020, i.e. : Dom Maklerski BOŚ S.A., BOŚ Leasing - EKO Profit S.A., indirect subsidiary MS Wind Sp. z o.o. The report also presents the activities of the Bank Ochrony Środowiska Foundation.

It is the first publication that covers economic and social aspects in addition to sustainable development issues.

Reporting standard

The report was prepared in accordance with the Global Reporting Initiative (GRI Standards) international standard for non-financial reporting in its Core version. The report has not been subject to external verification.

Summary reports of ESG activities will be prepared on an annual basis.

An external advisor participated in the preparation of the document. All presented data and information were consulted internally and verified by the responsible employees in a given area.

Should you have any questions, please contact:

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Indicator number	Indicator name	Description	Page
Organisation Profile			
GRI 102-1	Organisation name	2. About Us	5
GRI 102-2	Core brands, products and services	2. About Us	5, 16
GRI 102-3	Headquarters location	2. About Us	5
GRI 102-4	Number of countries where the organisation operates and names of these countries	2. About Us	5
GRI 102-5	Form of ownership and legal form of the organisation	2. About Us	5
GRI 102-6	Markets served	2. About Us	5
GRI 102-7	Scale of operations	2. About Us	
GRI 102-8	Staff information	6. Responsible Organisation of the Future	10
GRI 102-9	Value chain	6.1.2 We are committed to having a sustainable value chain	10, 58, 72
GRI 102-10	Significant changes in the organisation and its supply chain	No significant changes in the structure of the organisation and its value chain in 2020.	
GRI 102-11	Precautionary principles applied	6. Responsible Organisation of the Future	73, 77
GRI 102-12	External initiatives adopted by the organisation	4.1.1 We are actively involved in financing sustainable investments	19, 20
GRI 102-13	Membership in associations	4.1.1 We are actively involved in financing sustainable investments	19, 20
Strategy			
GRI 102-14	Statement by top management	1. Letter from the President	3
GRI 102-15	Description of key impacts, risks and opportunities	2. About Us	3, 11

Indicator number	Indicator name	Description	Page
Ethics			
GRI 102-16	Internally formulated mission or values of the organisation, code of conduct and code of ethics	5.2.1 We manage ESG issues effectively within the organisation	74
GRI 102-17	Internal and external mechanisms to obtain advice on behaviour on ethical and legal matters and affairs	Internal: 5.2.1. We effectively manage ESG issues within the organisation External: 6. Green power bank	
Corporate governance			
GRI 102-18	The structure and composition of the organisation's governing body	2. About Us	9
Stakeholder involvement			
GRI 102-40	List of stakeholder groups engaged by the reporting organisation	Clients and key cooperating entities listed in chapter 6. Green power bank	80
GRI 102-41	Employees covered by collective bargaining agreements	No employees covered by collective bargaining agreements	
GRI 102-42	Basics of identifying and selecting stakeholders engaged by the organisation	Stakeholders were selected on the basis of many years of cooperation with BOŚ.	
GRI 102-43	Approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group	6. Green power bank	
Reporting			
GRI 102-45	List of entities covered by the consolidated financial statements	2. About Us	5, 83
GRI 102-46	Process of defining report content and aspect boundaries	7. About the Report	83
GRI 102-47	Relevant topics identified	7. About the Report	83
GRI 102-48	Explanation of the effects of any adjustments to the information contained in previous reports, giving reasons for their introduction and their impact (e.g. mergers, acquisitions, change in the base year/period, nature of business, measurement methods)	7. About the Report No information revisions as this is the first ESG report	

Indicator number	Indicator name	Description	Page
GRI 102-49	Changes in reporting	This is the first ESG report	
GRI 102-50	Reporting period	7. About the Report	83
GRI 102-52	Reporting cycle	7. About the Report	83
GRI 102-53	Contact regarding the report	7. About the Report	83
GRI 102-54	GRI Standards Reporting Statement	7. About the Report	83
GRI 102-55	GRI Content Index	7. About the Report	55
GRI 102-56	Policy and current practice on external verification of the report	The report was not subject to external verification	
Management approach			
GRI 103-1	Clarification of the topics identified as significant along with an indication of limitations	2.2. Business model 4.1.2. Thanks to our unique expertise, we comprehensively support and advise clients in the transformation process	16
GRI 103-2	Management approach and its elements	4.2.1. We implement the highest standards of managing our environmental impact 5.2.1. We effectively manage ESG issues within the organisation	
GRI 103-3	Evaluation of the management approach	4. Responsible organisation of the future 5.2.1. We effectively manage ESG issues within the organisation - ESG Risks	
Counteracting corruption			
GRI 205-1	Percentage and total number of business units analysed for corruption risks	5.1.1 We conduct our business in a transparent manner using best market ESG practices	75
GRI 205-2	Percentage of employees trained in anti-corruption policies and procedures in the organisation	5.1.1 We conduct our business in a transparent manner using best market ESG practices	75
GRI 205-3	Confirmed cases of corruption and action taken	No confirmed cases of corruption in 2020.	68

Indicator number	Indicator name	Description	Page
Violation of the principles of free competition			
GRI 206-1	Legal steps taken against organisation for violations of free competition rules and antitrust practices	In 2020, the BOŚ recorded no such violations.	68
Indirect economic impact			
GRI 203-1	Supported infrastructure investments and services	4.1.1 We are actively involved in financing sustainable investments	24
Environmental topics			
Energy			
GRI 302-1	Energy consumption of the organisation	3.2.1. We implement the highest standards of managing our environmental impact	35
Water			
GRI 303-1	Total water intake by source	3.2.1. We implement the highest standards of managing our environmental impact	37
GRI 303-5	Water consumption in the organisation	3.2.1. We implement the highest standards of managing our environmental impact	37
Emissions			
GRI 305-1	Scope 1 emissions	3.2.1. We implement the highest standards of managing our environmental impact	33
GRI 305-2	Scope 2 emissions	3.2.1. We implement the highest standards of managing our environmental impact	33
GRI 305-3	Scope 3 emissions	3.2.1. We implement the highest standards of managing our environmental impact	33
GRI 305-4	GHG emission reduction targets	3.2.1. We implement the highest standards of managing our environmental impact	33

Indicator number	Indicator name	Description	Page
GRI 305-5	Reduction of greenhouse gas emissions	3.2.1. We implement the highest standards of managing our environmental impact	
GRI 305-7	Emissions of NOx, SOx and other significant compounds emitted to air	No NOx, SOx and other significant compounds emitted to air	
Waste			
GRI 306-2	Waste by type and disposal method	4.2.1. We implement the highest standards of managing our environmental impact	36
Compliance with environmental regulations			
GRI 307-1	Monetary value of fines and total number of non-financial sanctions for non-compliance with environmental laws and/or regulations	In 2020, BOŚ did not receive a penalty for non-compliance with environmental regulations	
Social topics			
Employment			
GRI 401-1	Total number and rates of hiring new employees and employee turnover	4.2.1 We are a responsible employer who cares about our employees and the atmosphere of the workplace	61
GRI 401-2	Benefits provided to full-time employees not eligible for temporary or part-time employees	4.2.1 We are a responsible employer who cares about our employees and the atmosphere of the workplace	63
GRI 401-3	Parental leaves	4.2.1 We are a responsible employer who cares about our employees and the atmosphere of the workplace	56
Health and safety at work			
GRI 403-2	Rates of injury, occupational diseases, lost days and absenteeism and number of work-related fatalities	4.2.1 We are a responsible employer who cares about our employees and the atmosphere of the workplace	65
Education and training			
GRI 404-1	Average number of training hours per year per employee	4.2.1 We are a responsible employer who cares about our employees and the atmosphere of the workplace	59

Indicator number	Indicator name	Description	Page
GRI 404-2	Managerial skills development and lifelong learning programmes that support staff continuity and facilitate end-of-career management	4.2.1 We are a responsible employer who cares about our employees and the atmosphere of the workplace	59
GRI 404-3	Percentage of employees subject to regular job quality and career development reviews, by gender and employment category	4.2.1 We are a responsible employer who cares about our employees and the atmosphere of the workplace	62
Diversity and equal opportunities			
GRI 405-1	Composition of management bodies and workforce broken down into categories by sex and age	4.2.1 We are a responsible employer who cares about our employees and the atmosphere of the workplace	73
Counteracting discrimination			
GRI 406-1	Total number of cases of discrimination and corrective action taken	In 2020, BOŚ did not record any cases of discrimination	
Freedom of association and the right to collective bargaining			
GRI 407-1	Identified entities and key suppliers that may or may be at serious risk of violating freedom of association and collective bargaining, and actions taken to protect these rights	In 2020, BOŚ did not record any violations related to the violation of the freedom of association and collective bargaining	
Local community			
GRI 413-1	Actions taken with local communities	4.1.2 We are a responsible and committed partner for important social activities	41
GRI 413-2	Activities of the organisation having a negative impact on the local community	In 2020, BOŚ did not notice any negative impact of the organisation on the local community	
Participation in public life			
GRI 415-1	Total value of financial and in-kind contributions to political parties, politicians, and related institutions, by country	In 2020, BOŚ did not allocate any donations for political purposes	
Compliance with social and economic regulations			
GRI 419-1	Non-compliance with laws and socio-economic regulations	In 2020, BOŚ recorded no such cases	

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