

K&H Group Sustainability Report

2023



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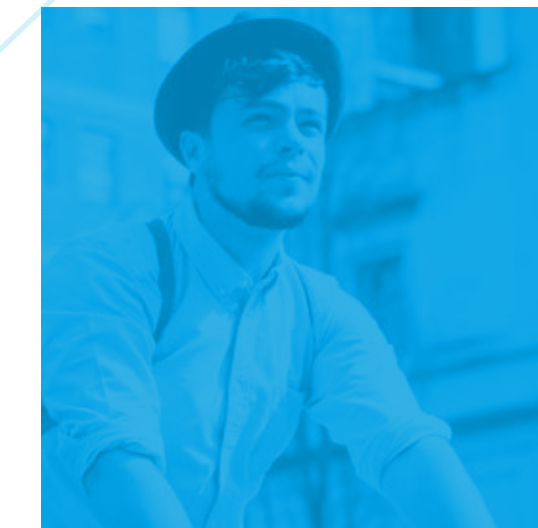
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CEO's welcome

Digitalisation, innovation and sustainability – these principles have governed the operation of K&H Group for years. Digitalisation now affects all areas of our lives, and clients also expect to be able to manage their finances and insurances, smoothly and conveniently. Also, striving for sustainability is no longer just a regulatory requirement, but an increasingly important concern for both private individuals and businesses. K&H Group aims to support, in cooperation with its clients and partners, the transition to an economy and society that are more sustainable and more resilient to climate change.

In addition to offering green home mortgages, green car leasing, preferential motor third party liability insurance for hybrid vehicles, and K&H Széchenyi Agricultural Investment Credit MAX+ GREEN facilities, we have also developed our own calculators in order to help our clients make informed decisions regarding sustainable development. The K&H Energy Calculator helps identify the current energy efficiency rating of properties and provides guidance for the optimal planning of energy-saving renovations, while our CO2 calculator for agricultural businesses enables our clients to calculate the carbon footprint of their operations. Furthermore, we have launched a “green seeds” program to help farmers protect the soil on their land and promote biodiversity.

K&H lays great emphasis on supporting renewable energy production in its credit policy. Contracts concluded for green corporate loans in 2023 totalled over HUF 70 billion. Our responsible investment funds now comprise 19 schemes, which accounted for 16 percent of new sales in 2023, with more than HUF 500 billion of assets under management at the end of the year.

In the area of sustainability, we started to cooperate with WWF Hungary, one of the largest environmental organisations, in order to support biodiversity and the rehabilitation of natural habitats. We also continued to support the environmental education of Hungarian children through our K&H Cooling Groves Programme. At the end of the year the programme was enhanced to include K&H animal-friendly groves, where young people can observe animals up close in addition to learning about the beneficial effects of plants.

Last year's biggest digital innovation was Kate, our digital assistant. The first such development in the Hungarian financial sector to offer voice-based digital HUF transfers, Kate has more than 200 functions. K&H clients embrace digital innovations, which is demonstrated by the fact that more than 65 percent regularly use Kate's services. However, our technological innovations did not stop at Kate: our clients can now take out risk life insurance, file and administer insurance claims, and keep track of all their insurance contracts in the K&H mobile bank. Not only is this convenient, it also reduces paper use and travel, so we help our clients reduce their carbon footprint.

Our developments and innovations were also acknowledged by Hungarian and international professional organisations. The reputed British publication Global Banking and Finance Review granted K&H the “Best Digital Bank Hungary” award, while the investment website Privátbankár named us “ESG Fund Manager of the Year”. We were voted “Best Bank for ESG Hungary 2023” by Euromoney, which also rated K&H as a market leader in corporate and social responsibility (CSR) and digital solutions. Finally, K&H reached second place in the “Best ESG Programme” category of the “Companies for the Future Award” gala event of the Joint Venture Association.

We will continue to offer innovative products, including responsible investments and loans, in order to promote the transition of our clients and partners to sustainability, and to help them make responsible decisions. We believe that we can contribute to mitigating climate change if we take concerted actions, so that future generations can enjoy a full life on a liveable and healthy planet.

Guy Libot
CEO, K&H Group



A man with glasses and a beard is smiling and looking towards the camera. He is wearing a light-colored shirt and has his hands clasped on a table. In the background, several other people are seated at a long table, appearing to be in a meeting or conference room. The entire image has a blue tint.

I. K&H Group's approach

As a leading financial service provider in Hungary, K&H offers banking and insurance solutions to satisfy the financial needs of clients, helping them make smart decisions by selecting solutions best suited to their needs.

K&H's innovative services and initiatives express our commitment to continuously enhancing the quality of services provided to clients, as well as to helping them realise their dreams and safeguard their values.

962 thousand

retail, SME,
insurance and
corporate clients

3,849
employees

financial results

- » after-tax profit of K&H Bank: HUF 108 billion
- » total assets of K&H Bank: HUF 5,603 billion
- » after-tax profit of K&H Insurance: HUF 1.1 billion
- » total assets of K&H Insurance: HUF 201.3 billion

loans granted to public institutions as of 31 December 2023:

- » schools: HUF 495 million
- » hospitals: HUF 1.6 billion
- » 160 notebook computers worth HUF 16 million donated to schools for continued use



differently: the next level

The four pillars of our strategy are just as solid as before: we are and will remain a bank-insurance group, we will continue to put our clients first, maintain our commitment to sustainable and profitable growth, and also uphold our corporate social responsibility. These will remain the robust pillars of K&H's strategy at all times.

data-driven organisation customer experience

digital first

Differently:
**THE NEXT
LEVEL**

bank-insurance+

operation efficiency



The consistency created by PEARL culture and attitude has enabled KBC to set an example. PEARL will therefore remain a cornerstone of our operations. We have enhanced that strong corporate culture and will uphold the extra dimension determining the unity of PEARL+.

the main pillars of PEARL+:

Performance: at K&H we deliver outstanding performance above and beyond the expectations of our stakeholder groups

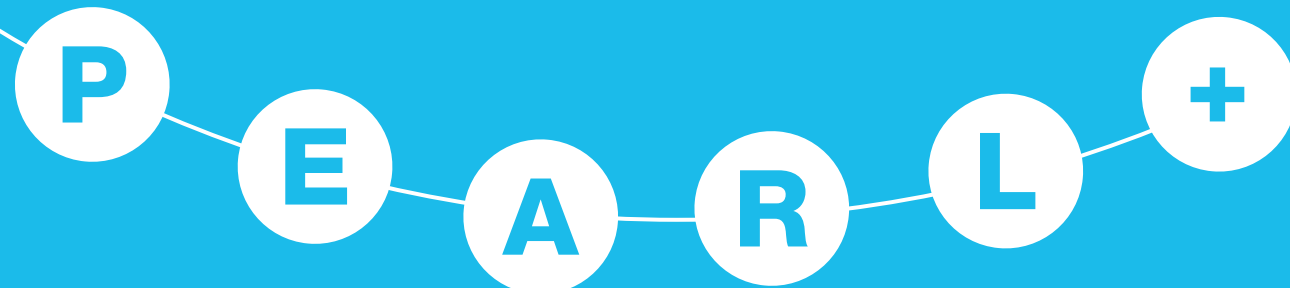
Empowerment: at K&H we empower our employees to fulfil their creative and personal potential

Accountability: at K&H we are personally accountable to all our stakeholder groups

Responsiveness: at K&H we are open, helpful and supportive in dealing with the needs, ideas, proposals and efforts of our employees, managers and clients

Local embeddedness: at K&H we are aware that both our various divisions and

+ and we have added an extra dimension: an increased focus on cooperation and the joint efforts to develop solutions and ideas within the Group



A young man with dark hair, wearing large headphones, is smiling and looking at a laptop screen. He is wearing a denim jacket over a white t-shirt. The background is blurred, showing other people in a workspace. The entire image has a blue color overlay.

II. sustainability in business

sustainable development goals in K&H's strategy

KBC and K&H Group aim to support the transition to a more sustainable and climate resilient society in cooperation with its clients and partners. The Group-wide sustainability strategy focuses on ensuring financial resilience and running rigorous risk management processes.

This is linked to the three main cornerstones of the Group's sustainability strategy:

- » maximising the positive impact of K&H products and services on society and the environment
- » minimising or completely avoiding potential negative impacts
- » ensuring that all employees behave responsibly

These three cornerstones are embedded in two other fundamental elements:

- » local communities and economy: we respect the different environments in each of our core markets; K&H also aims to support local communities and economies in all of its markets
- » employees: as K&H's sustainability strategy is implemented by the employees, we invest substantial amounts in building sustainable skills, and in creating a sustainable vision that all employees can embrace

The UN Sustainable Development Goals (SDGs) set global objectives for governments, businesses and civil society to identify the challenges of sustainable development. These objectives have played an important part in shaping our sustainability strategy.

K&H focuses on selected SDG themes that are directly related to its activities as a bank and insurer.

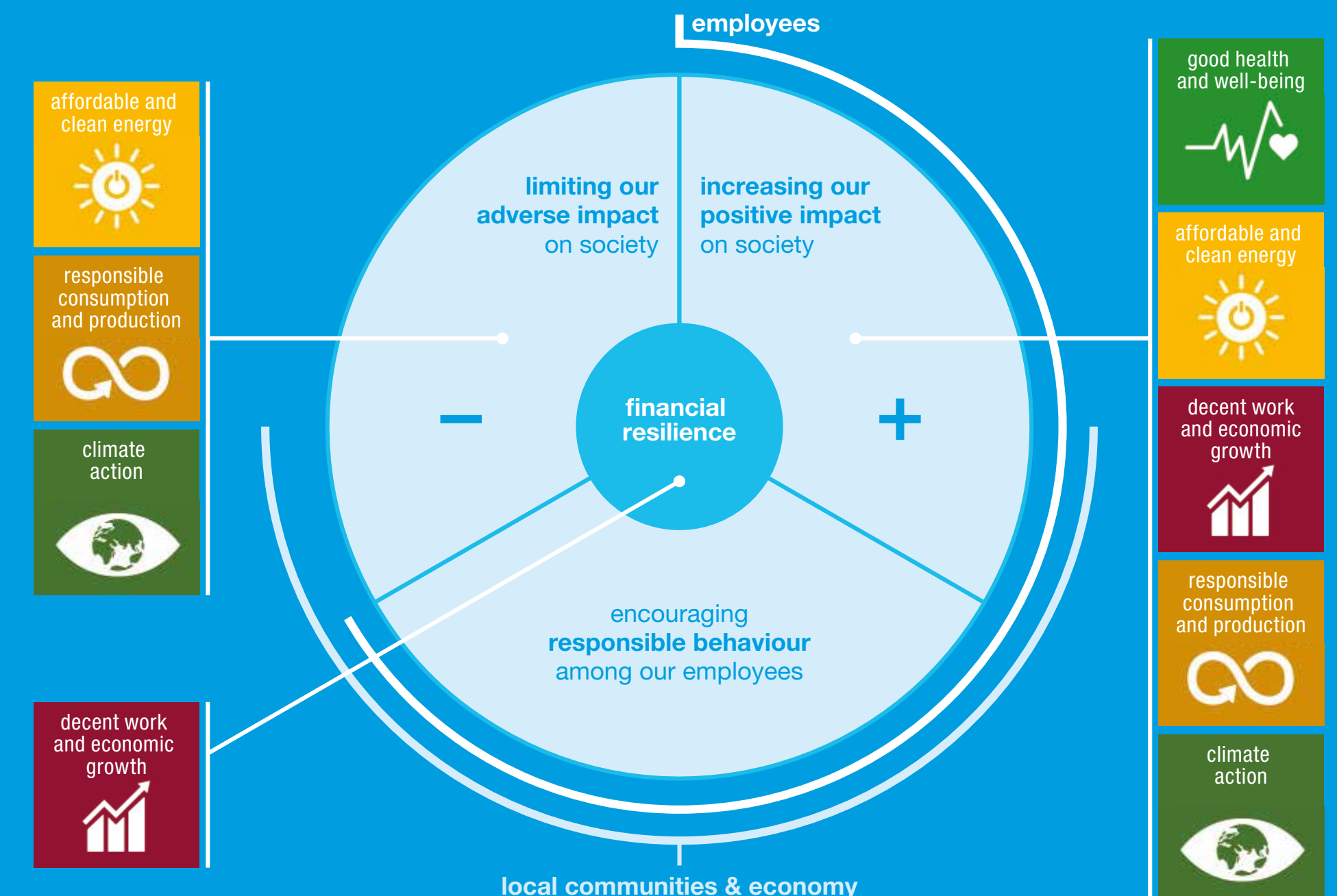
K&H primarily focuses on protecting the environment, with particular attention to climate protection.

Having endorsed the UN Framework Convention on Climate Change, K&H has agreed to design their financed portfolios with a view to bringing their carbon dioxide emissions into line with the Paris Agreement.

As a member of the KBC Group, K&H has set sector-level carbon emission targets which it takes into account in its decision-making and risk management processes alike.

K&H is continuously developing its products and services to promote these targets. We provide financing under the local and EU green framework(s) for both retail and corporate clients and, as a pioneer on the market, we also offer a unique green car leasing product. Our responsible investment funds manage a substantial amount. As an insurer, K&H also offers green incentives to motivate its clients. Sustainability negotiations are held with corporate clients so that they can better understand the importance of the green transition. For our retail clients, we have developed a utility calculator tailored to help with energy-efficient renovations, while a unique carbon footprint calculator is also available for our agricultural clients.

For more information on the sustainability strategy, [see page 13 of the 2023 KBC Sustainability Report](#).



climate protection commitments

Pursuant to the UN Framework Convention, as a signatory to the UN Principles for Responsible Banking, K&H undertook to align its business strategy and portfolios to be consistent with the climate targets set out in the Paris Agreement.

In this context, K&H, as a member of the KBC Group, developed, quantified and published its climate protection targets for its portfolio in its 2022 Climate Report.

To substantiate its efforts aimed at climate protection, in its first Climate Report published in September 2022, KBC quantified its CO₂ emission targets for the portfolios of the sectors considered the most relevant in view of climate protection. The report presents the baseline and the first round of targets that were set for the most significant CO₂ intensive sectors.

In order to define and monitor the targets, experts and analysts from the sectors concerned produce a comprehensive strategy document by country and industry, which K&H updates annually. We refer to them as 'White Papers'.

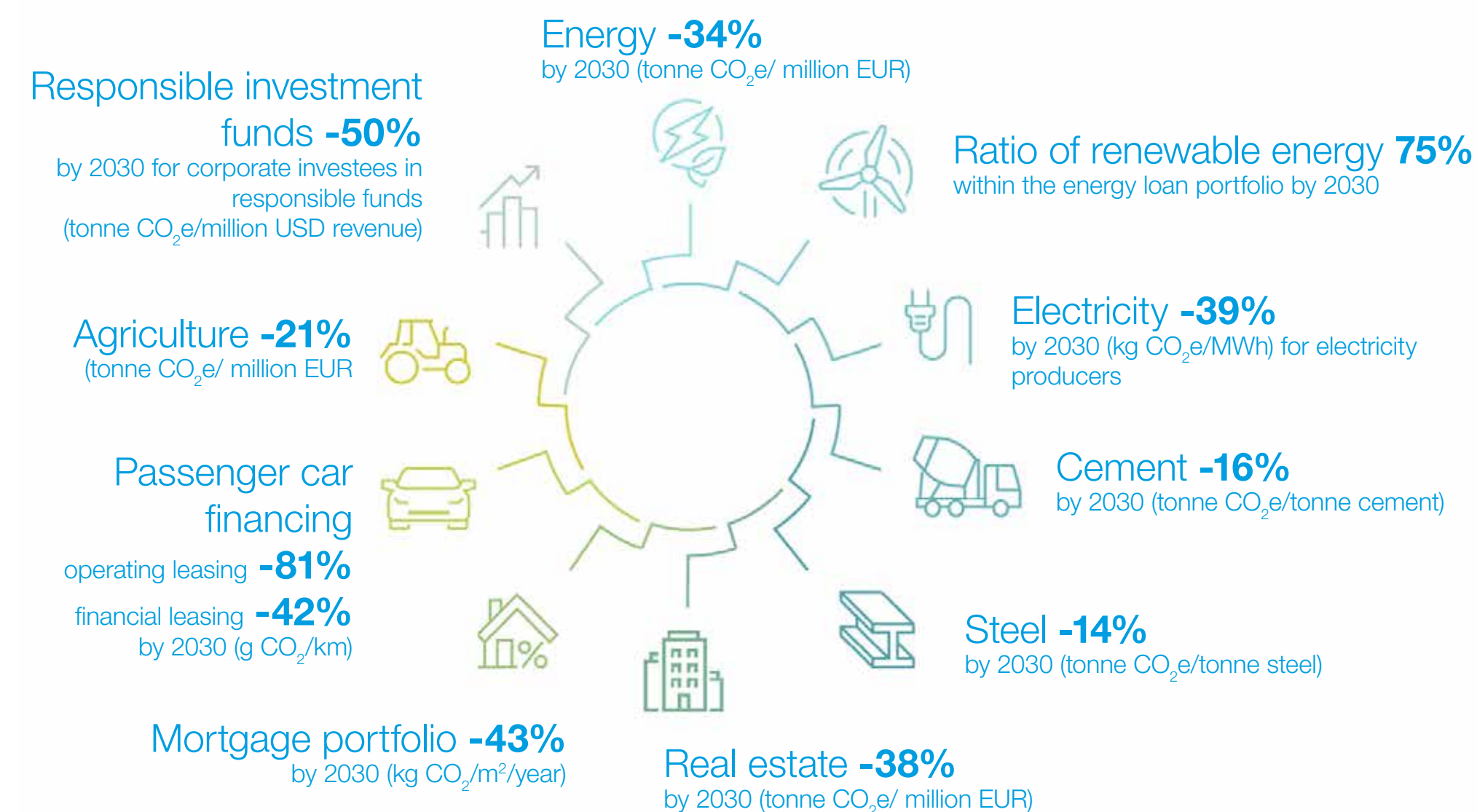
The White Papers are strategic documents for sustainability transition for the 8 selected sectors: energy, real estate, agriculture, food production, construction, chemicals, transport and the metal industry.

They analyse the challenges and technological developments in each sector, the relevant European and local regulations and action plans, and what that means for our bank's portfolios in terms of climate-related risks and opportunities.

They review possible risk mitigation measures, business policy adjustments and also give an idea of how to manage individual portfolios in consistency with the Paris Agreement.



KBC Group's lending and investment targets by 2030



For the sectors and product families shown in the figure, K&H has identified the parts of its portfolios for which it has set the climate-related targets, requirements and expectations that follow from its commitment.

We regularly monitor and disclose the progress toward meeting our targets.

monitoring climate targets

Evolution of carbon dioxide emission data for the sectors financed by the KBC, K&H Group.

The progress in aligning the portfolios with climate targets for 2023 emission intensities (dots) and the planned sectoral decarbonisation pathways (lines) are presented on pages 11 and 12.

The current assessment is shown by the following colour codes:

- KBC portfolio value is currently at or below the scenario-based benchmark
- KBC portfolio value is currently maximum 5% higher than the scenario-based benchmark
- KBC portfolio value is currently more than 5% above the scenario-based benchmark

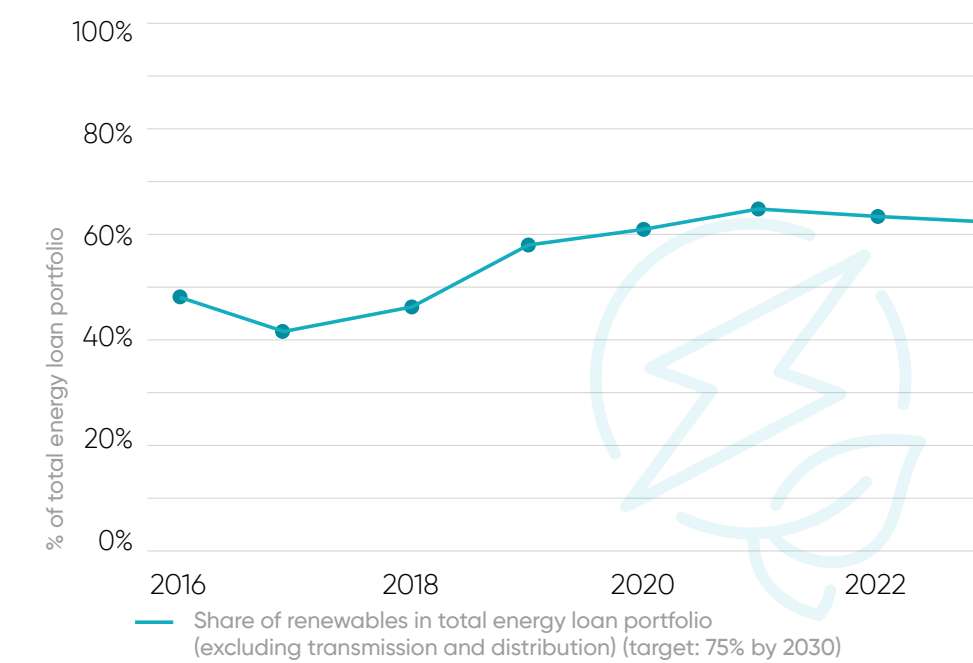


For more information on back-testing the climate protection targets, see [page 72 of the 2023 KBC Sustainability Report](#).

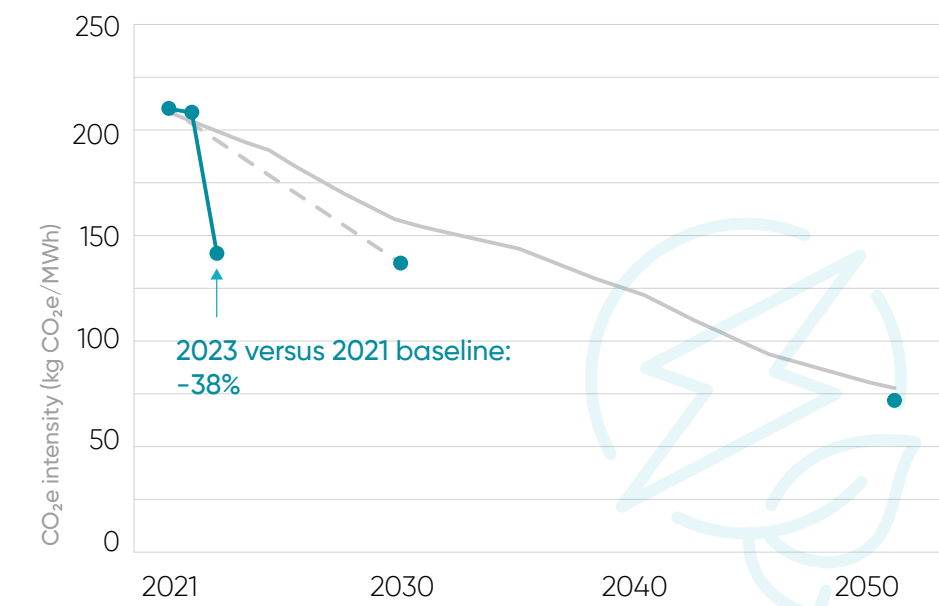
KBC's climate progress dashboard

energy

Renewable energy financing

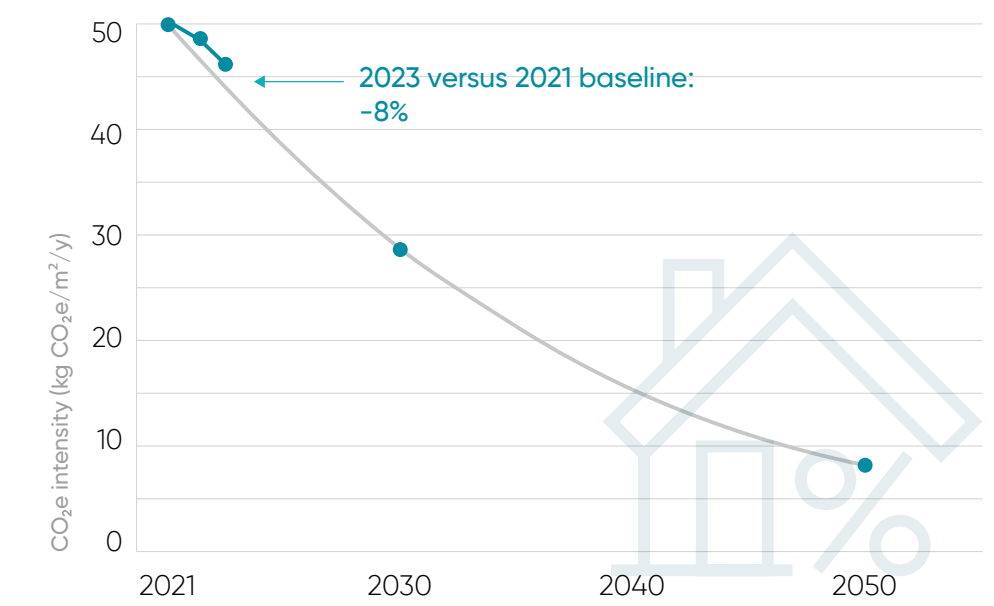


Electricity sector portfolio

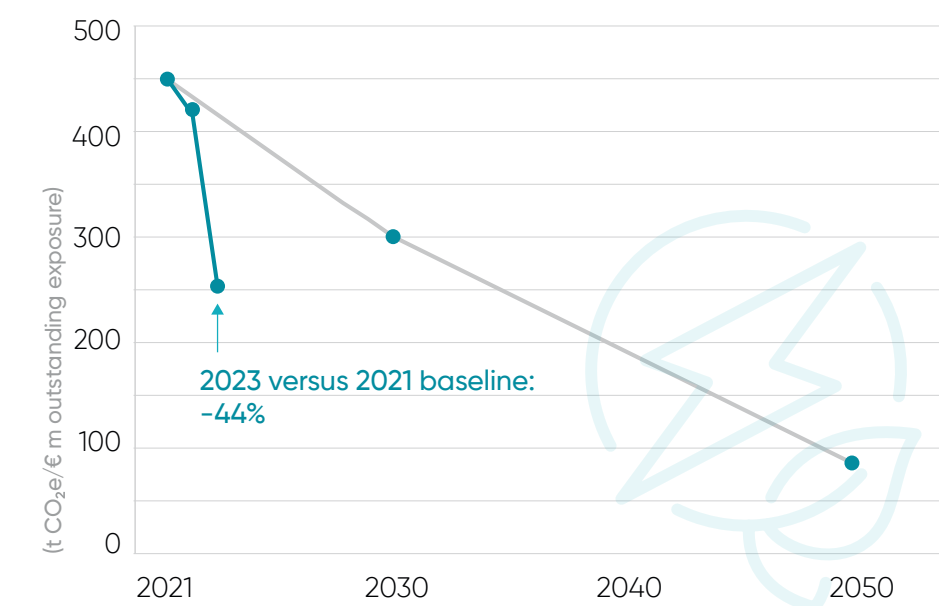


real estate

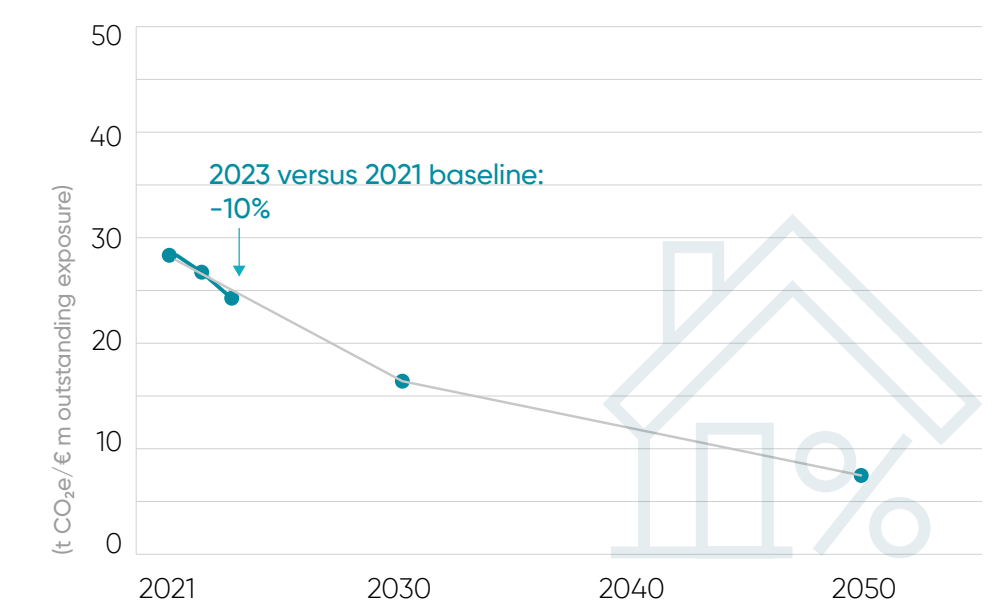
Residential Real Estate sector portfolio



Energy sector portfolio CO₂e intensity



Real estate sector portfolio CO₂e intensity



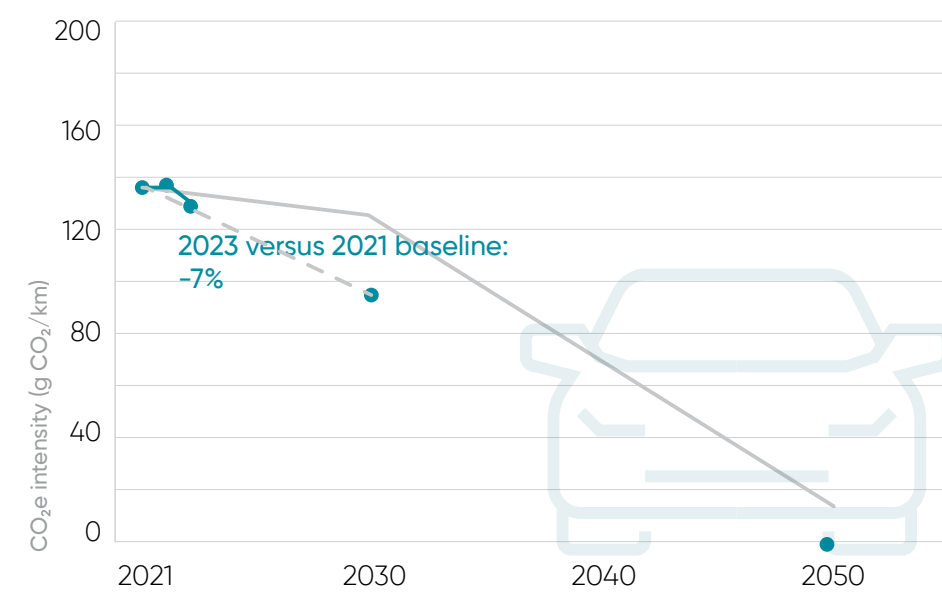
—●— Progress measurement and KBC Targets
 - - - - - Linear 2030 target progress line

— Climate alignment scenario benchmark

monitoring climate targets

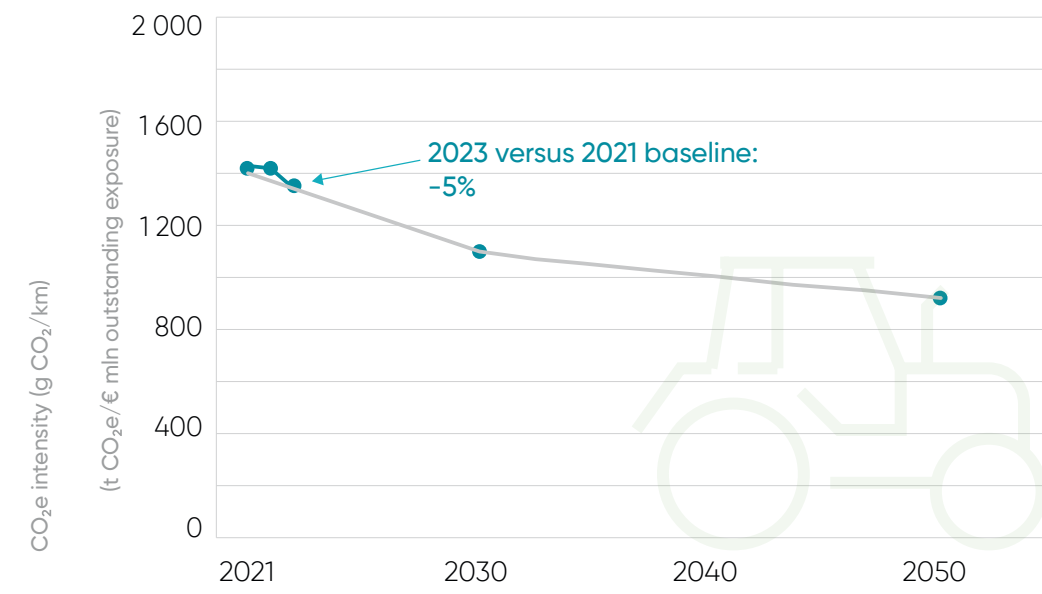
passenger car financing

Passenger cars financial lease and loan portfolio



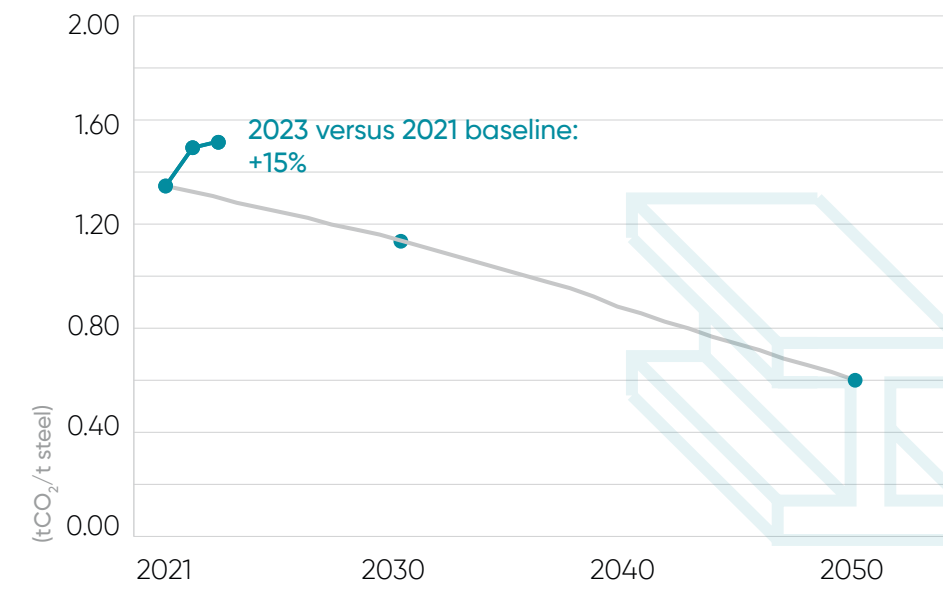
agriculture

Agriculture sector portfolio CO₂e intensity



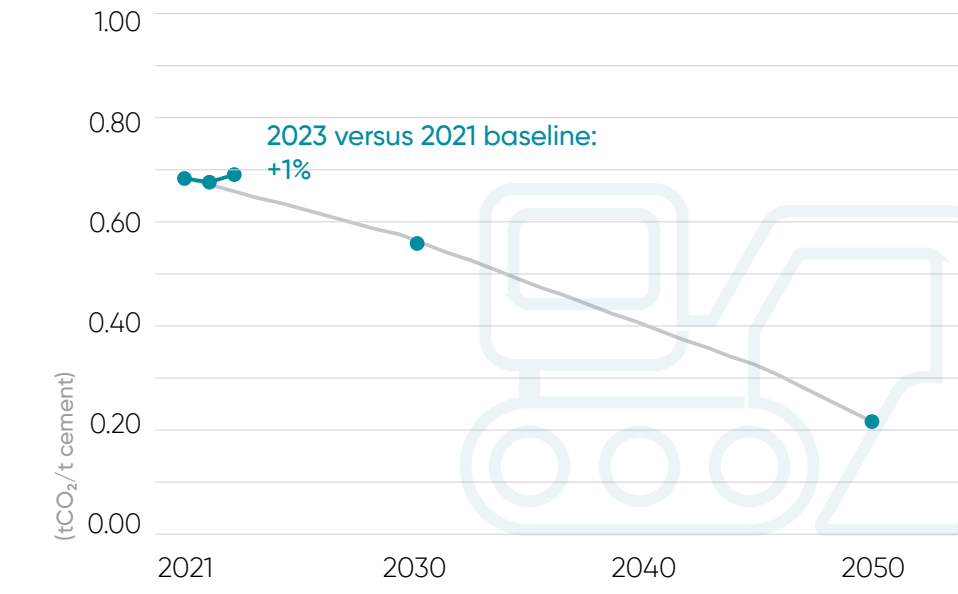
steel

Steel sector portfolio CO₂ intensity



building and construction

Cement sector portfolio CO₂ intensity



- KBC portfolio value is currently at or below the scenario-based benchmark
- KBC portfolio value is currently maximum 5% higher than the scenario-based benchmark
- KBC portfolio value is currently more than 5% above the scenario-based benchmark

For more information on back-testing the climate protection targets, see [page 72 of the 2023 KBC Sustainability Report](#).

exclusions based on strict sustainability principles

- » K&H applies strict sustainability principles in its business activities with respect to human rights, environmental protection, climate, biodiversity, business ethics and sensitive/controversial social issues.
- » Our key exclusion policies include, but are not limited to, the following:

Refrain from financing any activities involving the use of steam coal and crude petroleum coke. Financing of new partners relying on coal-based electricity and/or heat is restricted, except for the direct financing of renewable energy projects.

Refrain from the financing of electricity production from oil sources and the exploration, development and exploitation of new oil and/or gas fields.

Refrain from financing the cultivation, production, processing or distribution/wholesale trading of addictive and intoxicating plants/products (e.g. tobacco) or any essential parts thereof.

Refrain from financing trucks with an exhaust emission level worse than Euro VI

Refrain from financing entities engaged in activities related to arms or gambling

Refrain from financing activities related to the deforestation or harvesting of old-growth or tropical forests or activities related to illegal logging, due to concerns about the environmental impact of forest harvesting.



products and services for retail clients



Beyond climate action and climate risk management, K&H also offers other opportunities, so in 2022 we started building our sustainability product portfolio. K&H wants to be a part of the solution, in partnership with clients, so we have set out to develop products and services that directly support the transition to a low-carbon economy for a sustainable future for all.



K&H green mortgage:

The green mortgage was developed in line with the Green Preferential Capital Requirement Programme of the Hungarian National Bank, launched to finance the construction of energy-efficient homes, home renovation projects and the energy upgrade of residential properties. In addition to reducing the carbon footprint of homes in Hungary, supporting the energy upgrade of residential properties also helps to ensure that such upgrades eventually pay for themselves even at current energy prices. Since its introduction, HUF 4.5 billion worth of green loans have been disbursed. For the first time on the market, the K&H Green Mortgage is now available for non-newly-built homes.



K&H energy calculator:

It only takes a few simple steps for the online calculator to estimate the current energy efficiency rating of a property and provide guidance for the optimal planning of future energy upgrades. So far, more than 3,000 such calculations have been carried out on the page.



K&H preferential home insurance:

K&H insurance also focuses on solutions promoting sustainability. K&H home insurance is available at a 10% premium discount for properties with an energy efficiency certificate of BB or higher. In addition, it offers extra cover to ensure that home reconstructions will result in improved energy efficiency.



K&H responsible funds:

K&H now offers a choice of 19 responsible investment funds, so clients can contribute to the achievement of common sustainability goals. Methodological screening and exclusion rules are applied to ensure that responsible investments are made in companies with low-risk activities from a sustainability perspective, and the environmental impact of their products or services are also consistent with the principles of sustainability. The K&H öko fund was the first Hungarian investment fund to be awarded the highest sustainability rating under Article 9 of the SFDR. Responsible investments accounted for 16% of new sales in 2023, bringing total assets under management in responsible investment funds to over HUF 500 billion at the end of the year.

products and services for business clients



K&H green business loans:

K&H's lending policy contributes to a more sustainable economy and places a strong emphasis on supporting renewable energy production. In 2023, the bank signed new corporate green loan contracts totalling more than HUF 70 billion, which included financing for sustainable real estate and renewable energy projects. K&H offer loans aligned with EU taxonomy, and also participates in green financing under local schemes (launched by the Hungarian National Bank and EXIM Bank).



K&H agricultural CO₂ calculator:

In cooperation with the Institute of Agricultural Economics, K&H has developed an agricultural CO₂ calculator, which is available on our website for both crop and livestock farmers. Its aim is to support agricultural clients in becoming good corporate citizens and building sustainable farming. The quantified data also help to ensure that companies' products meet the needs of our time and those of their customers. The calculator also supports ESG reporting by clients and their suppliers.



K&H preferential motor third party liability insurance and auxiliary service:

Since January 2022, K&H motor third party liability insurance has been available at a 20% discount for electric cars and 10% for hybrid cars. Since August 2023, K&H casco has also covered special risks for electric and plug-in hybrid vehicles, such as damage to charging cables and charging stations, and environmental impairment liability cover has been available under K&H SME insurance since December 2023. In 2023, "green" casco accounted for 22% of casco contracts, while 6.5% of mandatory third-party liability (MTPL) contracts were concluded with a fuel discount for fully electric and hybrid vehicles.



K&H client engagement programme:

K&H focuses on the importance of sustainability, the impending regulatory obligations associated therewith, sustainability-related know-how and the opportunities sustainability offers. In 2023, representatives of the Bank visited more than 180 large corporate clients to discuss these topics.

did you know?



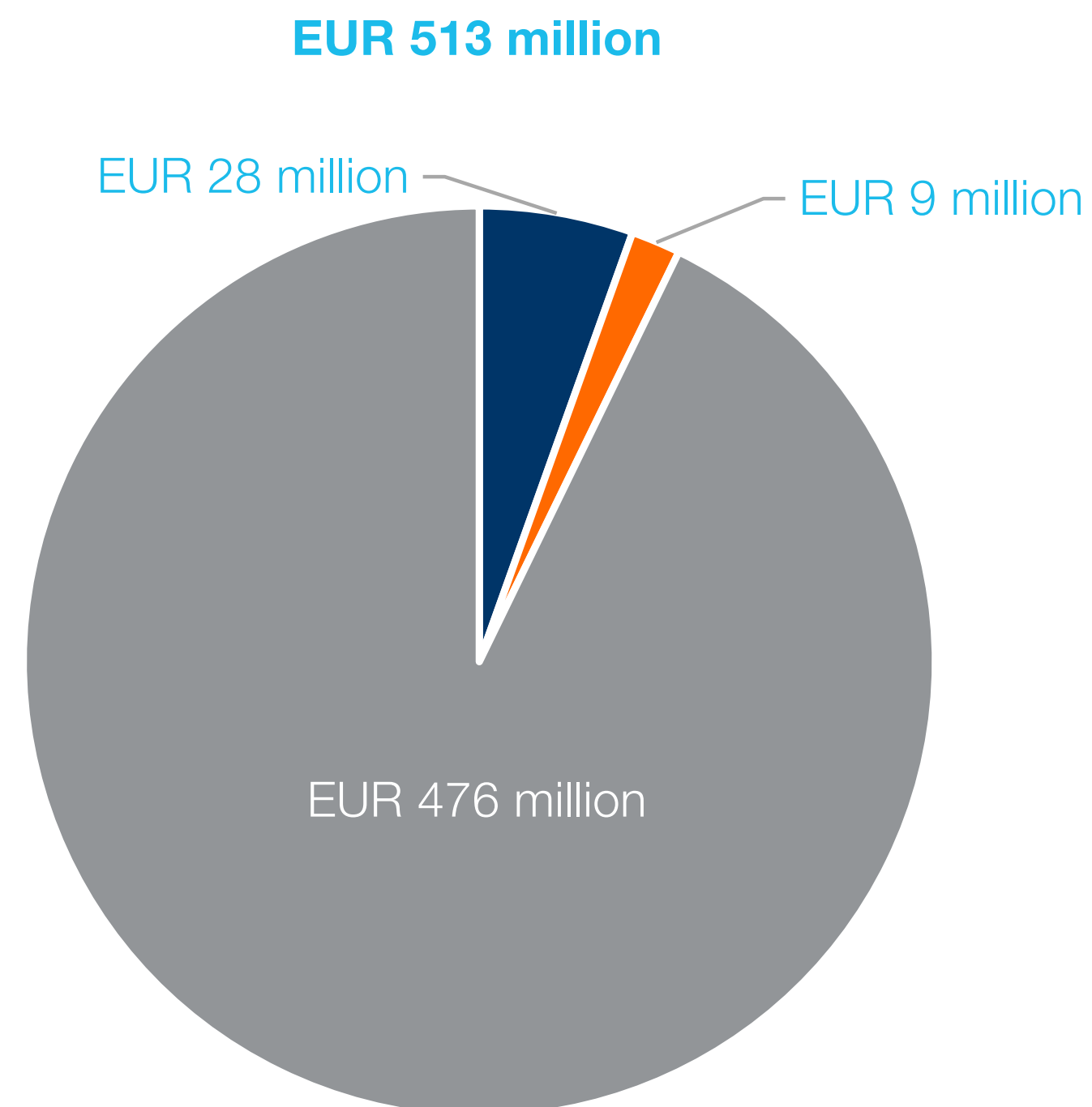
K&H green seeds programme:

In 2023, K&H supported both the maintenance of natural diversity and the sustainability of crop production through its initiative to provide green seeds to agricultural clients under new agricultural machinery leases. K&H provided a 25 kg seed packet for every HUF 25 million contracted, enough to sow around 2 hectares of land, which not only protects the soil but also contributes to biodiversity. In 2023, 33 clients received seed packages.



K&H credit portfolios classified as „green” according to various systems at the end of 2023

» At the end of 2023, K&H’s overall credit portfolio classified as “green” according to various systems exceeded **EUR 513 million**¹. This volume can be divided into three parts:



1. Green based on EU taxonomy: general-purpose loans to clients subject to NFRD, which finance activities classified as green according to the EU Taxonomy Directive.¹



2. Green based on EU taxonomy and voluntary reporting: loans to clients not subject to NFRD, which are fully aligned with taxonomy.¹



3. Other: loans granted under local green financing schemes (e.g. the Green Preferential Capital Requirement Programme of the Hungarian National Bank or the Green Finance Framework of EXIM Hungary) and receivables aligned with the “significant contribution” criterion of EU taxonomy. However, we have not examined other EU taxonomy aspects.

¹: The volumes in categories 1 and 2 have been reported based on year-end 2023 figures, while the elements in the “other” category are based on figures as of 30 September 2023.



III. sustainability in corporate governance

sustainability governance

The K&H Sustainability Programme set up at K&H Bank manages and coordinates the sustainability operations of K&H Group in close cooperation with the KBC Sustainable Finance Programme.

The K&H Sustainability Programme is responsible for coordinating the implementation of K&H's climate and business targets; managing the gradual transformation of banking operations governed by sustainability criteria; managing climate change risks; coordinating sustainability reporting and disclosures; and contributing to the fulfilment of KBC's social and environmental sustainability commitments, including those of K&H Group in Hungary.

The K&H Sustainability Programme is managed by the Programme Manager. Decisions are made by the K&H Sustainability Steering Committee, with the involvement of the Executive Committee members of the areas concerned. The Committee is chaired by the CEO of K&H to ensure that the programme is closely supervised by the top management. K&H reports on the progress of its sustainability programme to the KBC Internal Sustainability Council.

K&H has built sustainability criteria into its targets for its senior management (top 50 managers) and, where appropriate, for certain middle managers, whose annual variable salary is affected by the achievement of these targets.

Furthermore, K&H pays particular attention to responsible and ethical behavior, and accordingly, completion of the related e-learning curriculum was also mandatory for all colleagues in 2023.





IV. sustainability in K&H's own operations

K&H Group's own environmental footprint



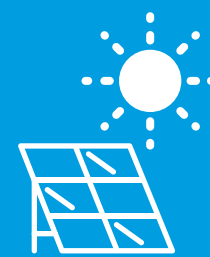
We have reduced CO₂ emissions by 72% relative to 2015*



Our water consumption has decreased by 67% compared to 2015*



Our total energy usage is 25% lower than in 2015*



In 2023, we generated 126,442 kWh of electricity from solar panels



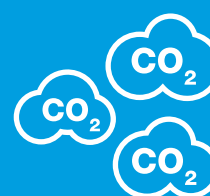
In 2023, selective waste collection was in place at 26 branches



In 2023, we continued to upgrade the energy efficiency of our client points



In 2023, we had more than 410 hybrid cars in our fleet



In 2023, our total CO₂ emission amounted to 5,554 tonnes, broken down by scope as follows: 2,928 tonnes (Scope 1); 237 tonnes (Scope 2); 2,388 tonnes (Scope 3)

*2015 is the base year

For more information on KBC's own environmental footprint, see [Page 57 of KBC's 2023 Sustainability Report](#).



offsetting residual emissions



» Already in 2001, KBC group, including K&H, achieved climate neutrality in terms of emissions from its own operations. It compensates for its remaining carbon emission by financing off-setting projects certified to the highest quality and most stringent standards (projects with Gold Standard or Verified Carbon Standard combined climate, community and biodiversity standards).

» Our goal is to identify projects that address climate change while providing additional benefits to local communities and biodiversity conservation, and are also linked to KBC's sustainability strategy.



Amazonas

The Amazonas, Earth's largest rainforest, is home to many species and stores large amounts of carbon. The Envira Amazonia project of

Brazil helps preserve the rich biodiversity and a wide range of ecosystem services. It also provides direct benefits to local communities and will reduce carbon emissions by around 12.6 million tons of carbon dioxide in the first 10 years of the project.



Mangrove forests

Mangrove forests provide many valuable ecosystem services that contribute to human well-being. Aside from storing carbon

dioxide, they protect the coastline from storms and provide sustenance for a number of marine species. This project will afforest and reforest 226,000 hectares of degraded tidal wetlands in the Indus Delta in Pakistan. It will bring significant climate benefits, and contribute to conserving and maintaining biodiversity and protecting coastal areas.



Peat swamps

Az indonéziai Rimba RThe Rimba Raya Biodiversity Reserve in Indonesia acts as a physical buffer between palm oil plantations and

Tanjung Puting National Park (TPNP). This prevents further encroachment into the TPNP area. This is important because the TPNP contains one of the last remaining wild orangutan populations on Earth – and without this project, the area would likely have been converted into palm oil plantations, releasing millions of tonnes of greenhouse gases from peat deposits in the area.



Keo Seima

The Keo Seima Wildlife Sanctuary is home to the largest number of species recorded in any protected area in Cambodia.

Deforestation for agriculture and resource extraction has accelerated in recent years. This is due to improved road accessibility, population growth and limited recognition of the value of biodiversity and environmental services. The project therefore aims to mitigate deforestation through a holistic approach to multiple drivers.

A young man with dark hair, wearing large headphones and a denim jacket, is smiling while looking at a laptop screen. He is sitting at a desk with papers and a coffee cup. The background is a blurred office environment. The entire image has a blue color overlay.

V. K&H Group's employees

responsibility to employees

K&H Group considers its employees its most important resource; we are convinced that having healthy, satisfied, sufficiently motivated and highly professional and knowledgeable staff is a key to success. To this end, we strive in all areas of our human resource management to create an environment that supports the alignment of employees' expectations with corporate needs, and to provide opportunities for our colleagues for professional growth and achieving a healthy work/life balance.

- » there are always opportunities for development at K&H
- » our colleagues are given the opportunity to try themselves and improve their skills in different fields
- » they can work with experienced professionals, inspiring leaders and innovative digital technologies on interesting, professionally forward-thinking projects, continuously developing their professional skills and gaining valuable knowledge
- » opportunities are offered for staff to thrive, and to do what they are really interested in and are really good at, so that they can progress in their careers and be successful and satisfied in life
- » diversity, successful intergenerational cooperation and loyalty are considered values
- » to ensure an efficient work/life balance, more than 1,600 head office employees can work from home office 50% of the time, while employees working at client points get to work from home up to 13 days per year





training

At K&H Group, we run professional training courses to encourage our employees' progress and nurture their careers within the company. We offer and finance a variety of training courses, in both conventional (classroom and online) and electronic (e-learning and video) formats.

531 million HUF | training expenditure **915** | classroom and online training courses

219 | e-learning courses **365** | training videos

58 | employees received financing for individual higher education studies or professional certifications

- » professional and skill development courses supported with online tools
- » knowledge sharing forums
- » cooperation development programmes
- » training tailored to target groups
- » support for individuals writing their thesis
- » leadership development
- » computer courses
- » individually tailored support opportunities
- » job-based training packages

equal opportunities

Ensuring gender equality and deciding about appointments based on merit alone have always been a part of our core values and organisational culture. This is evidenced by the fact that at the end of 2023, the ratio of female managers at K&H Group stood at an average of 48%. However, we must continue to work towards gender balance at senior management level. To ensure the widest possible range of development, K&H strives to provide special support to talented female colleagues with leadership potential and ambition. Established in 2020, our K&H meNŐk Career School provides further training for our female managers. We are presently running our second K&H meNŐk female management mentoring programme. Furthermore, in 2023 we joined forces with the K&H Diversity Rocks voluntary community to organise three kitűNŐk events, which included presentations by successful female K&H managers.

» **in 2023, 63.5% of our promoted colleagues were women**

» in the latest, autumn 2023 selection round of the Start It @K&H incubator programme, which focused on the environmental and social aspects of sustainability, 16 teams were selected, including 4 sustainability start-ups and 6 with female founders

» **loyalty program**

K&H's key strength is its community of longterm committed colleagues, whose valuecreating work is recognized through a loyalty program with ever-expanding elements:

» colleagues celebrating their 1-year or 5-year anniversary receive a greeting letter on their anniversary day

» colleagues celebrating their 10-year anniversary (97 people in 2023) are hosted by their division heads in the last quarter of their anniversary year

» colleagues celebrating their 25-year anniversary (56 people in 2023) attend a celebratory dinner at the invitation of the CEO and receive a gross bonus of HUF 250,000

K&H managers are encouraged to celebrate these colleagues' work anniversaries with their team as well, and are provided with a team wellbeing allowance for this purpose. The Diversity Rocks volunteer community also plays an active role in implementing the loyalty program and expanding its elements.



career planning and development

119 000 | career page visitors **1 695** | video interviews

13 154 | applicants **679** | new employees

baby boomers | pre-1960

Gen X | 1961–1980

Gen Y | 1981–1994

Gen Z | from 1995

2
161
209
307

internships

» 103 interns



KBC top talent programme

it aims to ensure succession in KBC's top300 management positions and develop participating managers in this direction

» 24 participants

Future leaders' programme

a one-year programme to prepare people with no previous management experience, who are due to be appointed within one year or have been newly appointed, for their leadership role and responsibilities

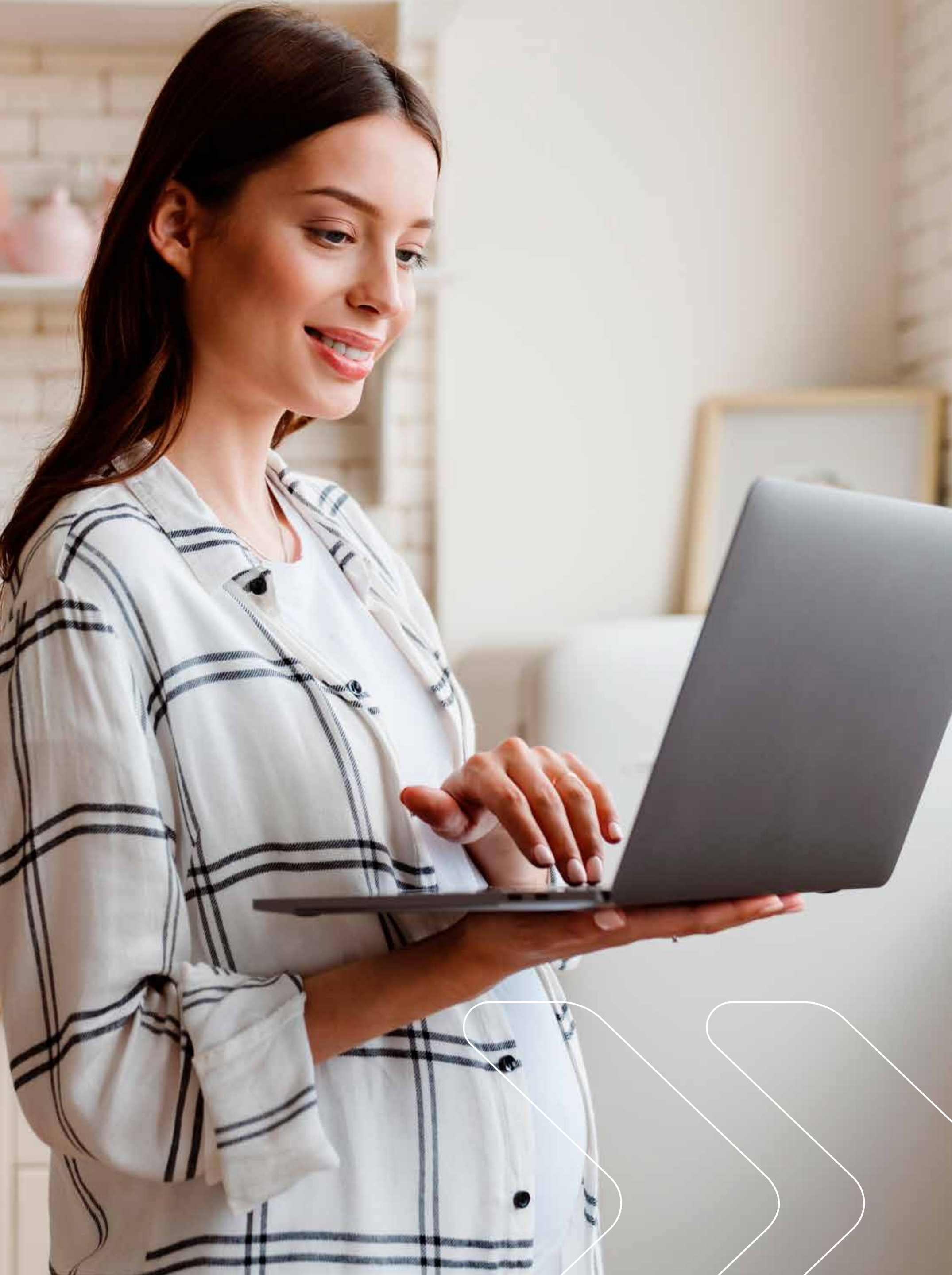
» 12 participants

'Leader of future leaders' programme

a one-year programme designed to prepare those who are due to be appointed within one year but have no previous experience as 'leaders of leaders' for the specific aspects of leading leaders, or to support those who have already been appointed to this role

» 5 people





benefits

As a leading financial institution in Hungary, K&H makes every effort to develop and operate a remuneration regime competitive on the domestic market. To this end, we collect market information at all times and regularly compare our remuneration structure with those of our competitors.

- » In 2023, a total average differentiated salary increase by 11% was carried out:
 - » April 2023: 10%
 - » 2023: 1% general wage increase during the year
- » HUF 70 million in social support in 2023

K&H has granted its employees various discounts and subsidies and, in 2023, extraordinary benefits, to help them live a full life. Our colleagues can also get free legal advice on personal issues from our legal counsels, and we also let them use their company cars for free at weekends, supporting them yet further in a variety of life situations. The Group offers welfare assistance to current and retired employees in need.

colleagues on maternity leave

We believe it is important that new mothers who are away from the workplace can keep up to date with the latest news from K&H Group; this is also intended as a means to help as many of them as possible to return to their workplace after childcare leave.

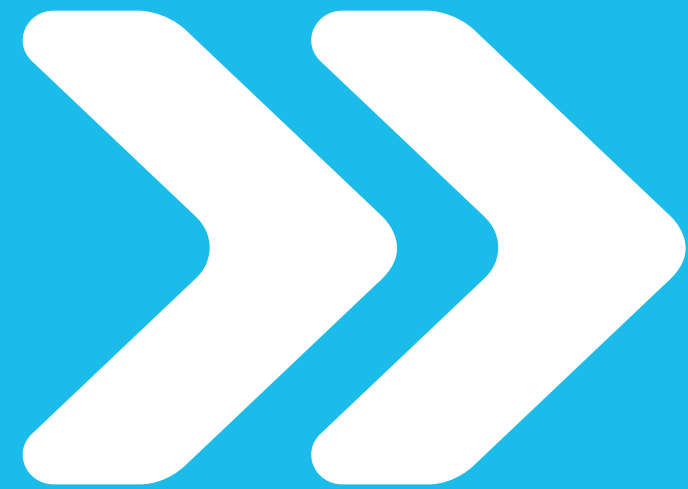
- » IVF assistance, 2 people, HUF 500,000

excellent working conditions

Outstanding work and continual professional development are possible only under the right conditions.

- » bicycle storage
- » break room: gives colleagues the opportunity to recharge at work
- » child-friendly workroom: for employees with children; kids can play in the room where their parents work

In 2023, K&H took further steps to provide the technical and regulatory conditions for working from home wherever permitted by the nature of the job. Previously all employees are given smartphones and laptops for remote access.





healthier employees

2098 | occupational health
examinations in Budapest

955 | specialist medical
examinations

889 | examinations at locations
outside the capital

349 | partial reimbursements
for glasses

» specialist gynaecological, dermatological, rheumatological, ear-nose-and-throat and ophthalmological services are available from our occupational health service provider

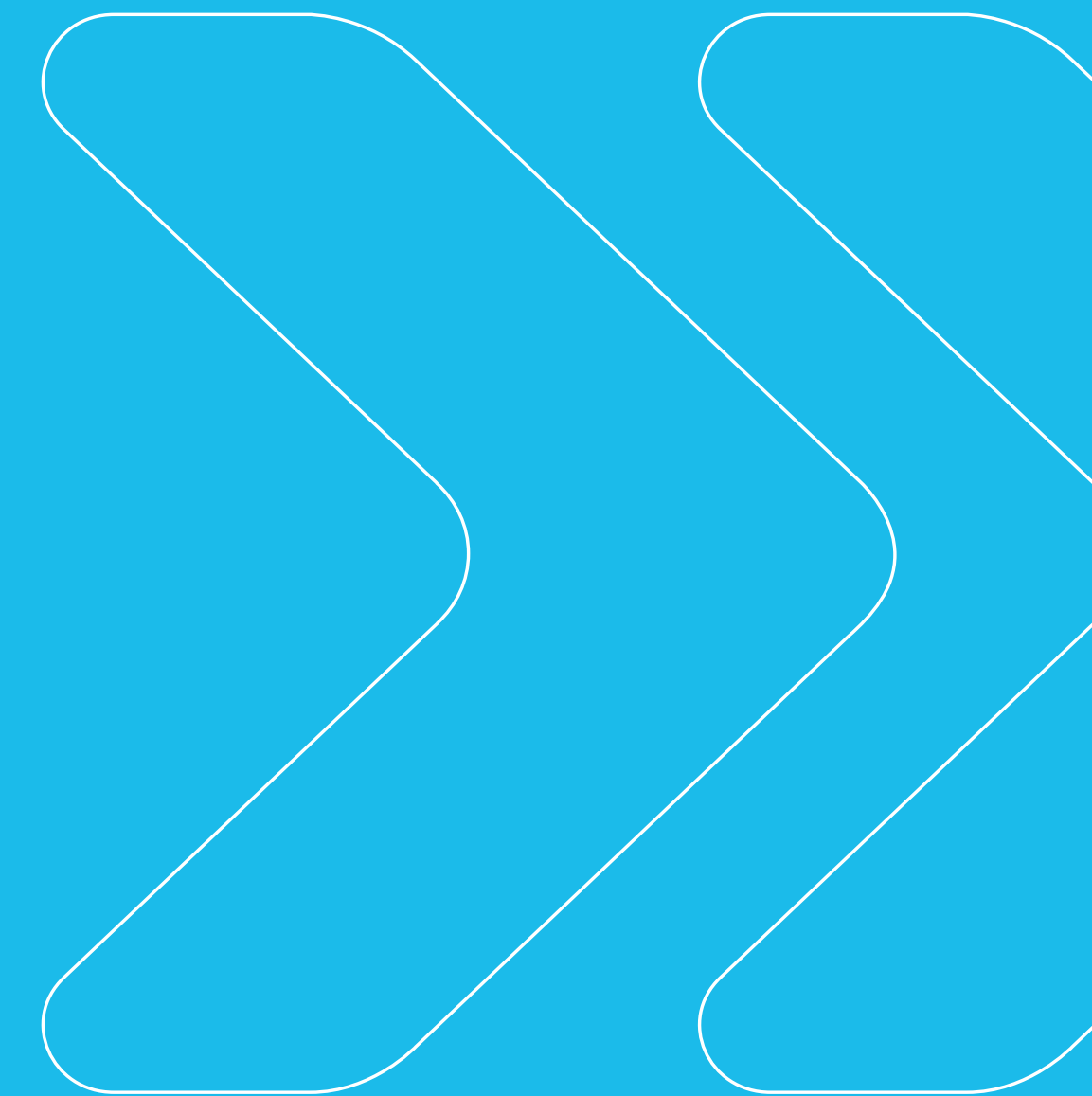
» K&H allows employees and their close relatives to have their coronavirus tests charged to their flexible benefit allowance

mental health

» since spring 2020, K&H has offered its employees free mental health consultation with an external expert

» in 2023, a complex burnout prevention programme was also launched, helping colleagues with tests, consultations, an online knowledge base, presentations, e-learning and training

» in 2023, 180 support sessions were held with an external expert



health & safety, bank security, IT security

We consider it essential that the staff of K&H Group should be aware of fire protection, occupational safety and bank security issues. The relevant educational material is available electronically on our servers.

Fortunately, the number of workplace accidents remained negligible in 2023; only 2 cases were reported, and 8 people suffered accidents on the road.

Employees also received e-learning training on information security to ensure the security of working on the computer, especially from home.



A photograph of three people in a library setting. A woman on the left is smiling and looking at a laptop. A man in the center with glasses is also smiling and looking at the laptop. A woman on the right is looking at a document. The background shows bookshelves. The entire image has a blue overlay.

VI. K&H Group's responsibility



relevant K&H inhouse policies

Our actions related to business ethics, social responsiveness, human rights, and the reduction of our environmental and ecological footprint are governed by rigorous principles.

business ethics:

- » K&H Brand Group Code of Conduct
- » K&H Banking Group Ethics and Fraud Risk Management Policy and Strategy

socially sensitive issues:

- » Equal opportunities of access in customer relationships
- » Natural Person and Entity Customers Financing Policy

human rights:

- » Collective Agreement (Sections 6A and 6B)

environmental:

- » K&H Brand Group and KBC Group Hungarian Interests Environmental Policy
- » Energy Policy

two main objectives of the banking group's anti-corruption programme (Anti-corruption Strategy)

- » Making clear what zero tolerance for any form of corruption means for the Banking Group, and defining aspects and principles that help Banking Group employees and associated persons avoid conflicts of interest.
- » Working out Group-level solutions to ensure full compliance with all the legal requirements arising from or in connection with the United Kingdom Bribery Act and other anti-corruption legislation. Given the comprehensive nature and extra-territorial effect of the United Kingdom Bribery Act, this piece of legislation forms the basis of the Banking Group's anti-corruption programme.



K&H Group's achievements in digital transition

There is a growing demand for digital banking and insurance solutions, with customers becoming increasingly receptive to them. K&H had over 700,000 digitally active customers in 2023, 74% of the entire clientele. More than 600,000 customers use the K&H mobile bank, who make more than 5 million payments with virtual cards, that is 27% of all card payments, every month. In 2023, nearly 500,000 clients already used the services of Kate, K&H's digital financial assistant.

K&H launched several novel and innovative solutions and Iso revamped the K&H mobile bank in 2023:

- the majority of K&H customers – over 700,000 of them
 - more than 600,000 customers use the K&H mobile bank
 - more than 55% of new retail account openings are done digitally
 - 68% of the cash loans are administered digitally
 - 73% of the MTPL policies are taken out digitally
 - the digital confirmation of treasury deals replaces over 100,000 paper documents a year
 - business customers with a certified electronic signature can conduct their daily banking without paper documents
 - K&H webElectra: customisable with widgets and quick access menu
 - **K&H mobile bank**
 - new design and functionalities
 - discrete mode
 - easier navigation
 - K&H was the first to launch a virtual SZÉP card in November 2023
There are 70,000 cards waiting to be digitised
- » **payment solutions**
- we registered some 5 million virtual card transactions a month
- » **investments and credit lines**
- credit lines were checked in the mobile bank on an average of 200,000 occasions a month this year
 - **47.9% of new regular investment instructions were received via the mobile bank**

» **borrowing**

- » the cash loans are completely available online
- » 50% of the applications made via the mobile bank and nearly 70% of the cash loans were administered digitally (e-bank/mobile bank)
- » 33,500 cash loans were disbursed in 2023
- » disbursements amounted to 44.7 billion forints

» **online account opening**

- » more than 111,000 online account openings since the option was launched in February 2021
- » 55% of new account openings carried out online

» **nearly 500 000 clients already used the services of Kate, K&H's digital financial assistant**

- » over 200 functions
- » 86% of mobile bank customers have turned to Kate
- » the proportion of regular users reached 10% by the end of the year
- » customers initiated over 200,000 conversations a month
- » K&H customers were the first in Hungary to have the opportunity to make forint transfer orders by voice command, a considerably easier way of managing one's finances

» **insurance**

- » life insurance policies can already be taken out via smart phones using the mobile bank
- » digital insurance platform Ügyfélportál was revamped and extended with several new functionalities in 2023, the number of its users increased by 26% in the same year
- » the customer insurance policy checker page, policy overview, is already available in the mobile bank, and has been visited on 200,000 occasions since it was launched
- » the mobile bank already offers the 100% automated and revamped insurance claims page (insurance claims, process status, missing documents submission)
- » the MTPL procedure, too, has been updated:
 - » customers provide the registration number or the chassis number, and we fill in the remaining data for their vehicles
 - » the selling of MTPL policies has been 100% redirected to digital platforms from K&H personal customer service points
- » MFO has launched, 100% digitally sold Certified Consumer Friendly Home Insurance product
- » Kate, K&H's digital financial assistant, now offers assistance with respect to insurance policies, too, in the mobile bank
- » 50% of new MTPL and home insurance policies are sold via automated processing, without human intervention

» **K&H cashback**

- » the K&H cashback was launched in November 2023
- » so far more than 70,000 registered customers
- » already 7,000 customers have received a cashback
- » the aggregate value of cashbacks was HUF 20 million at the end of 2023



safe banking

With online banking and payment solutions on the rise, attempts at digital fraud have become more frequent and varied. Customers' safety is of prime importance for K&H. Therefore, we have not only taken technological safety measures but also educate our customers about safety-conscious behaviour.

The page <https://www.kh.hu/digitalis-bankolas/biztonsagos-bankolas> describes the most common dangers customers face and how to stay safe from them. By clicking on the different topics, users can read about the threats associated with phishing, digital banking, and instant payment services, and learn what safety experts recommend doing to protect one's data and money.

The section on phishing (<https://www.kh.hu/digitalis-bankolas/adathalaszat>) is about today's most frequent type of attack, which is coaxing people into disclosing their banking and personal (customer) data. On top of the general signs of phishing, our customers are informed about the recently preferred scenarios and channels of scamming, as well as how to defend themselves and report the attacks.

During the periods when scammers are most active (e.g. before Christmas and Easter), K&H uses targeted communication to raise awareness of the dangers, and in the event of a widespread attack we also send out warnings to our customers through our digital channels.

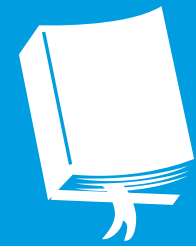


responsibility towards suppliers



2344

active suppliers
(on the Group level)



Every new contract contains:

the Code of Conduct



in the course of every high-value K&H tendering procedure, the bidders are required to fill in the Corporate Social Responsibility (CSR) questionnaire that is part of our parent company KBC's selection process.



by including the CSR questionnaire in its selection process, K&H intends to achieve the following:



inclusion of criteria relevant to social, ethical, and environmental aspects



procurement of products and services that are the least damaging to the environment



engaging with suppliers that can best support K&H in its steps towards sustainable development



engaging with suppliers that adopt the UN Global Compact

responsibility towards customers

- » the accessibility transformation of K&H online and physical sales channels has been completed. By now, 157 personal customer service points have been transformed for accessibility
- » the casco insurance coverage has been extended to the special risks of electric vehicles (damage to charging cables and stations)
- » environmental liability coverage has been added to business insurance plans





september: the sustainability month

K&H is working to intensify its sustainability action on 365 days a year, sustainability being one of its core concerns both in its own everyday operations and in helping its clients in this respect; and since 2022, the month of September has been dedicated to this issue at K&H. In September 2023, we signed a cooperation agreement with WWF Hungary with a view to supporting the restoration of natural habitats, thereby facilitating the survival of biodiversity. Our customers had their share in this support too, as between mid-September and the end of 2023 K&H set aside HUF 100 for each interaction with Kate, K&H's digital financial assistant, from its own revenue for the purposes of habitat restoration.

Another initiative for local natural diversity is the 'K&H animal friendly groves' programme (launched around the same time), which creates green patches in school yards, offering children and their teachers the opportunity to enjoy the beneficial effects of trees and shrubs and to observe birds, insects, and hedgehogs in their natural environment.

» temporary logo update

K&H Bank changes its logo temporarily for the duration of the K&H sustainability every year. The dot in it was replaced with a globe symbolising the Earth, emphasising our financial institution's commitment to and responsibility for environmental and social sustainability.



A man with glasses and a beard is sitting at a desk, looking at a laptop. There are papers, a coffee cup, and a smartphone on the desk. The background shows a window with a grid pattern. The entire image has a blue tint.

VII. K&H Group's social responsibility



**financial
education**



**environment
protection**



entrepreneurship



health

financial education

» **K&H trendmonitor**

helps you understand news about the economy: analyses and opinions on market events, investment opportunities, and personal finances

- » 18 articles in 2023

» **K&H trendcast**

opinions on market events against the backdrop of the global economy

- » 21 podcasts in 2023

» **K&H free e-learning materials**

offers e-learning materials freely available to anyone about subjects like how to start and develop a business: a company, a sole tradership, or a web shop; how to involve investors, or prepare for bank financing

- » 6 e-learning materials

» **K&H Investor Club**

delves into economy and money market information that can guide retail investors in making their investment decisions

- » 7 events with physical attendance
- » 3 online events

» **K&H e-portfolio**

offers up-to-date information and a 360-degree outlook about its personal savings and investment opportunities portfolio

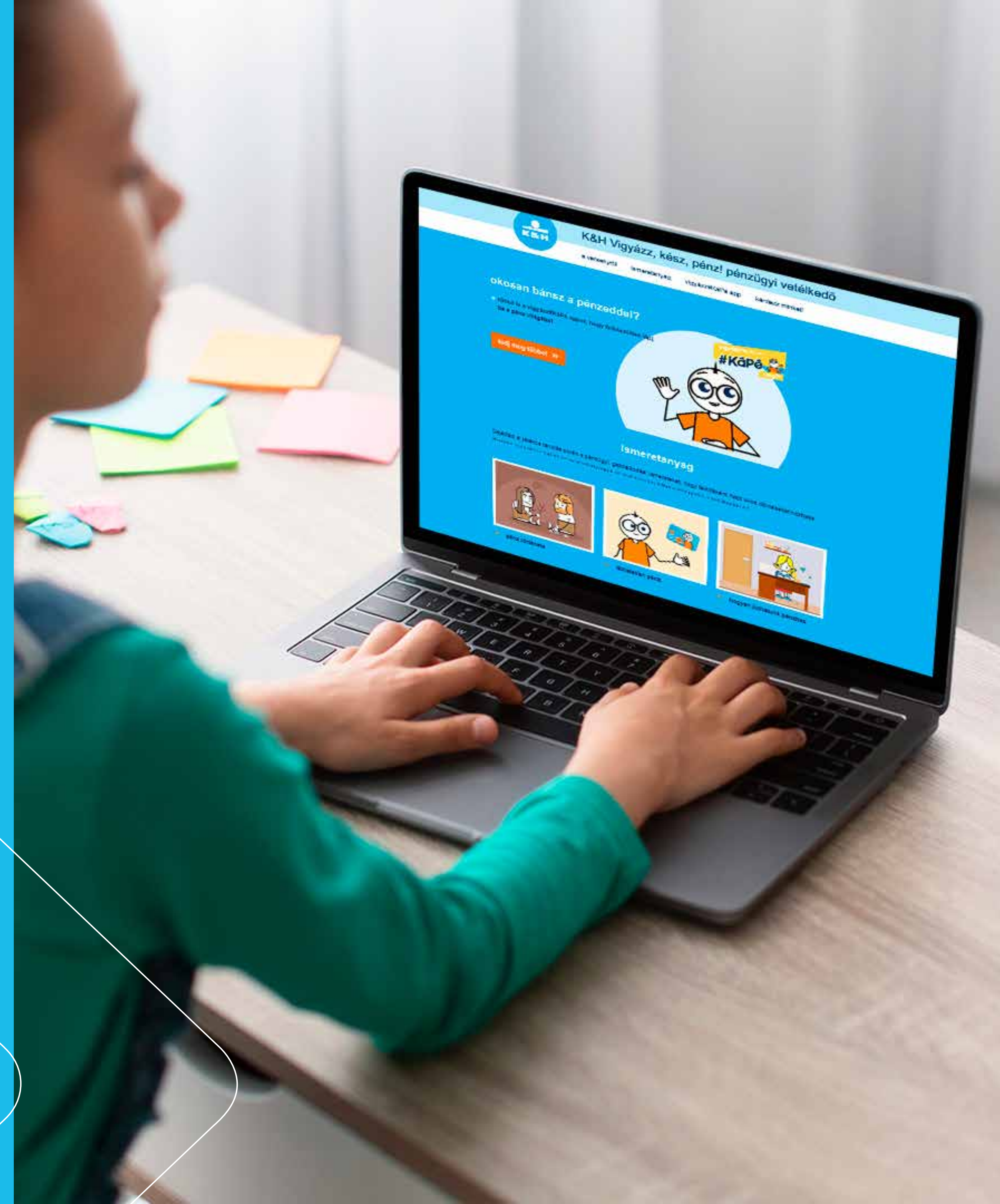


financial education

» K&H Ready, Steady, Money! financial competition

This competition has been organised in every school year since 2010. In 2022-2023, nearly 9000 students competed after being prepared by their teachers, parents, and mentors. This year, the first three stages of the competition were held online, and the final was staged by K&H as a spectacular event with personal attendance. The children could prepare for the competition by studying the materials provided in the vigyázz#KáPé vlog on the competition's website, as well as through the vigyázz#KáPé application. Those who made it to the semifinal received mentoring from the supporting K&H customer service points. The mentoring programme has proved a resounding success.

- » vigyázz#KáPé app downloads: so far nearly 34 thousand
- » entrants in the 2022-23 school year:
 - » 2082 teams
 - » 8721 students
 - » 429 schools
 - » 261 towns and cities
- » altogether nearly 78 thousand students in 13 years
- » customer service point mentoring programme: from the beginning, more than 6100 teams have been mentored by 278 personal customer service points





protection of the environment

K&H also wishes to draw attention to the protection of the environment through a wide array of social initiatives and ensure that the society of the future can thrive in a liveable environment.

'K&H For Sustainable Agriculture' scholarship programme 2023

In 2023, K&H invited applications for the 'K&H For Sustainable Agriculture' scholarship programme for the ninth time. The programme is aimed to provide financial support towards the studies of, and research conducted by, students who work for the long term sustainable development of agriculture.

Over the past nine years, as many as 427 talented students have submitted high quality professional essays under the auspices of the 'K&H For Sustainable Agriculture' scholarship programme. Including the winners this year, 70 applicants have received a total amount of HUF 12.8 million among them to continue their research, which may contribute to more efficient, safer, and more sustainable agriculture. K&H also awarded the accolade to the institution with the highest number of applicants this year, for the second time: the winner in 2023 was the University of Veterinary Medicine.



K&H cooling groves

Launched in 2022 with the aim of planting trees and shrubs in the courtyards of educational institutions to expand green surfaces in order to help educate children about the beneficial effects and so contribute to environmental awareness raising, the 'K&H cooling groves' programme continued in 2023. In 2022, we invited public education institutions to submit applications for a total of 555 trees and 1110 shrubs to be planted in the yards of the 100 winners by June 2023, with the professional cooperation of the 10 Million Trees Foundation.

The winning institutions' pupils and students took an active part in planting the vegetation, and now they can have a direct understanding of the benefits the foliage of trees offers in their 'K&H cooling groves'. The programme has also become part of the schools' environmental pedagogy syllabus, making the important point about increasing green surfaces to help fight climate change.

Following in the footsteps of 'K&H cooling groves', in an effort to emphasise the role of biodiversity, we launched the 'K&H animal friendly groves' initiative in November, knowing that the greenery planted in the K&H groves in the schoolyards will go on to attract birds, insects and hedgehogs.



entrepreneurship

K&H has approximately 116,000 business customers. In addition to offering innovative banking services and funding solutions to our clients, we are also intent on helping businesses to successfully launch and then scale up their operations by raising financial awareness.

» **K&H: gap in the market!**

We invite people to visit the 'K&H gap in the market' webpage and browse the professional tips and tricks and information materials there about how to start and how to grow a business. The programme's community map allows visitors to identify types of businesses entirely missing from, or temporarily or permanently closed in, their neighbourhoods and even to advertise business premises to be shared in order to encourage entrepreneurship locally. K&H is committed to promoting a new, innovative attitude among business owners in Hungary by, among other things, supporting effective collaboration among them. To acquire new customers and open up fresh opportunities, collaborators may decide to share with one another not only their resources and information, but also their experience and even their clientele.

» **K&H family business excellence award**

We created the 'K&H family business excellence' award with a view to recognising Hungarian family businesses' contribution to the country's economy and commitment to Hungarian society. In 2023, we continued to reward such business owners whose successes may inspire other family businesses to step to the next level.

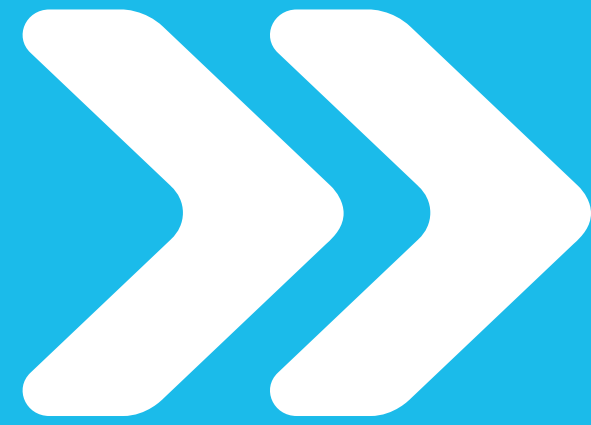
- 4 categories
- 7 winners

» **K&H family businesses club**

When we founded the 'K&H family businesses club', our aim was to create an informal and friendly environment for family business owners to feel free to openly discuss their successes and challenges, whether private or professional, and to be inspired by reputable guest speakers as well as one another.

- 4 meetings in 2023





» **K&H NextGen Academy**

One of the main challenges family businesses invariably face is the issue of succession: how the next generation can take over from the previous one in the most efficient way possible. When we launched the 'K&H NextGen Academy' programme series eight years ago, we did so with the aim of supporting those efforts by complementing existing knowledge and offering comprehensive information and inspiration in areas key to companies' future growth and sustainable operation.

» 8 meetings in 2023

» **start it @K&H**

Our 'start it @K&H' CSR-based incubation programme has been designed mainly for recent start-ups promising great potential for growth in any sector. In Hungary's largest corporate incubator, with inspiring communities at both the Budapest and the Győr office, we help these young companies achieve their product development targets and support their search for investors for a period of six to twelve months. Offered a chance to tap into K&H's domestic and international web of connections, the participants can also benefit from guidance by experienced mentors. The latest selection process in autumn 2023, focussed on environmental and social sustainability, returned a shortlist featuring 16 teams, including four sustainability start-ups and six companies set up by women.



health



A leading financial institution, K&H intends to respond to society's needs and help its members live full lives.

» K&H mediMagic equipment purchase scheme

K&H mediMagic celebrated its 20th birthday in 2023. Last year, K&H Group invited applications for its medical equipment purchase scheme once again. The focus area in 2023 was metabolic disorders. The jury selected ten winners to receive new, innovative equipment worth a combined amount of HUF 20 million to help paediatric practitioners diagnose and treat their little patients as accurately and as quickly as possible.

Our colleagues at K&H have also joined the MediMagic programme. We used their Christmas donations to offer medical devices worth HUF 2.2 million to two institutions. Meanwhile, 1% of the personal income tax was turned to buy emergency-service equipment for HUF 600,000 to assist the operations of an ambulance station. Including the above, since its foundation K&H MediMagic has donated innovative equipment worth a total amount of HUF 875 million to paediatric health care institutions on altogether 551 occasions.

» K&H healers of the future award

To mark the 20th birthday of K&H mediMagic, our group has announced the 'K&H healers of the future' award, designed to recognise such young paediatricians under the age of 40 who put their heart and soul into the treatment of children and use innovative technology in their activities. The jury, the media sponsors and the general public selected the winners, eight young paediatricians, from a total of 81 applicants competing in three categories. The winners received HUF 1.3 million each, with HUF 300,000 to be spent specifically on their further training so that they can treat their young patients even more effectively, using even more innovative technologies in the future.



K&H go!

As part of its social responsibility and community involvement, the K&H Group pays special attention to prevention and sports.

» grassroots sporting events

- The 29th 'K&H go!' running night attracted altogether 3516 runners.
- Running enthusiasts were invited to choose from an exciting variety of distances at our events in 2023: the 5 kilometre race was announced for individuals; the 10 kilometre one for individuals, pairs, and 3-strong relay teams; similarly to the semi-Marathon, which was also open for doubles, trios, as well as individuals.

» plogging

A great success in 2022, K&H organised the extremely popular 'K&H go!' plogging event again in 2023. The participants of this community workout programme collected more than 100 bags of litter as they worked their way ahead on the Danube bank on the Pest side in a great mood in mid-September.



» **e-sport**

E-sport is indeed the sport of the 21st century, while it shares some important features with traditional sports as well: it improves the mind, while requiring physical stamina at the same time. K&H is determined to set an example in this area too, by supporting dedication, commitment, and sporting excellence, and aiding and promoting Hungarian talent right from the start.

sponsored championships:

- K&H Hungarian National E-sport Championship (K&H Magyar Nemzeti E-sport Bajnokság MNEB)
- K&H Junior Rocket League Cup
- K&H University E-sport Cup





» paralympic cooperation

- » Until the upcoming Paralympic Games in Paris in 2024, K&H will continue as the sponsor of the Hungarian Paralympic Committee and the Financial Institution of the Hungarian Paralympic Team. In addition to supporting the Paralympic Committee, this year K&H group has continued to sponsor outstanding individual para-athletes as well: para-sporting talent who set an example of dedication and commitment. In the framework of the 'K&H go!' paralympic scholarship programme, the bank awarded top performers of Hungarian para sports in three categories. The award winners include one athlete who has already achieved great results in world competitions, as well as a future hope, and a support person. K&H intend their scholarship programme to help the winning athletes focus on their most important task: preparation for and successful participation in the events.
- » **the winners:**
 - adults: Alexandra Szabó, boccia player,
 - hope: Anna Nádasdy, wheelchair fencer, and
 - helper: Tímea Vígh, support staff of the para table-tennis team.

awards



No. 1
Green Home Loan
Services category,
Greengage award



Green Pledge
trademark



Good Cause of the
Year category,
Green Awards



Best Bank for
Sustainable Finance
in Hungary 2023,
Euromoney



For the Best CSR Programme,
For the Best Environmental
Responsibility
CSR Hungary award, 2023



K&H Sustainability
Index,
Silver Prism award



K&H Green Mortgage
Bronze, Effie Awards
Hungary, 2023



No. 1
Best Ecosystem
special award,
Joint Venture Association



Best Digital Bank in
Hungary in 2023,
Global Banking and
Finance Review



Market Leader
Bank in Hungary
in Corporate and
Social Responsibility
(CSR),
Euromoney



Highly regarded
corporate bank
in Hungary,
Euromoney



Market Leader
Bank in Hungary in
Digital Solutions,
Euromoney



No. 2
Programme of the Year
for the Businesses
Segment 2023,
Bank of the Year 2023,
Mastercard



No.1
Send Money Solution
of the Year 2023,
Bank of the Year 2023,
Mastercard



No. 3
Acquisition Marketing
Campaign of the
Year 2023,
Bank of the Year 2023,
Mastercard

awards



Property Financier of the Year,
Portfolio Property Awards, 2023



Best ICT Manager:
Dénes Ozorai,
Excellence award, ICT Global magazine



TOP EMPLOYER Hungary 2023



Best Trade Financing Bank in Hungary award,
'Global Finance' international financial magazine



ESG Fund Manager of the Year,
Privatbankar.hu



No. 1 Best Global Equity Funds category
Privatbankar.hu



Silver Grade of the
Zynternship Awards, 2023



CISO of the Year:
Ádám Péter Nagy,
Leading Information Technology Specialists' Association award



HTE Fekete László award:
András Ferenc Kántor,
Scientific Association for Information and Communication Technology



Gap in the Market! bronze blade,
Direct solutions category,
Arany Penge (Gold Blade) Awards



Junior Private Banker of the Year award, 2023



No. 3 **Premium Banking Service Provider of the Year award**



VIII. GRI Content Index

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