



# GRI REPORT 2025

3Bank JSC Novi Sad

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## Introduction from the President of the Executive Board

In a year marked by global uncertainty, we have witnessed how fundamental values are often overlooked, business interests too frequently take precedence over care for the most vulnerable, while the well-being of communities and the environment receives diminishing attention. I am proud to say that, even under such circumstances, we have remained true to our values and once again demonstrated that the 3Bank business model, focused on the genuine alignment of business, social, and environmental objectives, is not only sustainable, but necessary.

In 2025, our lending activities were primarily focused on financing those who needed support the most. This included small businesses, where our loan portfolio grew by 16%, as well as farmers, with growth of 13%. In the retail segment, we redirected our activities toward green financing, ensuring that virtually every action we take contributes to creating positive and sustainable change. Our total loan portfolio grew by 5.6%, reaching RSD 28 billion at the end of the year.

We have maintained a leading position in financing our key segments, farmers and entrepreneurs, as shown by the data indicating that as many as 48% of agricultural loan users and 28% of entrepreneurs are clients of 3Bank.

Client deposits also achieved the targeted growth and reached the level of RSD 23 billion at the end of the year, which is a growth of 7% compared to the previous year. 3 Bank's 20% share in RSD-denominated deposits with maturities longer than one year clearly demonstrates our commitment to promoting long-term savings in the domestic currency. In doing so, we actively support the efforts of the National Bank of Serbia toward the dinarization of the economy and the banking system.

Thanks to our ownership structure consisting of some of the most renowned banks in the field of green lending in Europe, as well as management's ownership stake, we have remained firmly committed in 2025 to the main goals of our activities: achieving a positive impact on the economy, society and the environment.

First of all, we maintained our focus on improving access to loans for categories of clients for whom this access is difficult, in other words - financial inclusion. As much as 73% of our clients in 2025 were from rural areas, while the share of so-called "underbanked" clients, i.e. clients who previously did not have access to credit, amounted to 45%.

In addition to social performance, with more than 900 "green loans" disbursed in 2025, we have continued to make significant steps in one of the Bank's most important strategic directions and thus continued to contribute to the "green transition" in the Republic of Serbia.

Leveraging on the digital initiatives of the Republic of Serbia, we have enabled farmers to use the official state Consent ID application to obtain a loan in just a few hours without coming to the Bank, completely "paperless", and with almost 8,000 new digital identities (eID) issued so far, as well as through active education by our employees on how to use other eGovernment services, we made a significant contribution to the inclusion of clients in the digital environment.

At the end of 2025, we further expanded the Bank's offer by introducing insurance products. Through this step, we aim to make these services accessible to an even broader range of clients and contribute to financial inclusion in this segment as well.

The said results were achieved thanks to the unreserved support of our shareholders, as well as the exceptional commitment and professionalism of our employees. On this occasion, on behalf of the Executive Board, I wish to thank them for their efforts, their willingness to further improve themselves and their commitment to developing a relationship of partnership and trust with our clients.

*Vladimir Vukotić, the President of the Executive Board of 3 Bank*

## Corporate Management

Until November 19, 2020, the sole shareholder of Opportunity Bank JSC Novi Sad was Opportunity Transformation Investments, Inc. (OTI) a holding company founded in June 2000 with the primary goal of holding ownership shares in Opportunity International partner banks. OTI founded Opportunity Štedionica in Novi Sad in 2002 in order to provide financial services to micro and small entrepreneurs and support employment in the Republic of Serbia, and in 2007 was successfully transformed into a bank in accordance with permission from the National Bank of Serbia. On November 19, 2020, a transaction was conducted in which OTI sold 77.99% of Opportunity Bank shares to a consortium of investors. All investors, and now new shareholders, as well as 3Bank (the name of Bank was changed on 22 Nov 2021), are members of GABV - Global Alliance of Value Banks. In 2021, the members of the Executive Board purchased 2% of the shares from the shareholders based on the Management Share Ownership Agreement. Finally, in 2024, a new Management Share Ownership Agreement was concluded and it provided a framework for the acquisition of shares that includes the Executive Board and five senior managers, with the possibility of including more managers in the following years. In July 2024, the first purchase of shares was carried out in accordance with that contract, when these nine managers bought a total of 0.40% of the ownership share and the management's share at that moment was 2.40%. In December 2025, OTI completely exited the Bank's ownership, selling its 19.99% stake. The shares were purchased by several investors, namely two private investors, two legal entities, and 18 managers of the Bank. Shareholder structure on December 31<sup>st</sup>, 2025, looked like this:

### SHAREHOLDER STRUCTURE ON DECEMBER 31, 2025

| Shareholders                          | No. of shares | Nominal value RSD per share | Total amount in RSD | %of ownership |
|---------------------------------------|---------------|-----------------------------|---------------------|---------------|
| <b>UMWELTBANK Germany</b>             | 8,871         | 60,000                      | 532,260             | 29.85%        |
| <b>GLS Germany</b>                    | 5,911         | 60,000                      | 354,660             | 19.89%        |
| <b>Triodos SICAV II Luxembourg</b>    | 4,140         | 60,000                      | 248,400             | 13.93%        |
| <b>TRIODOS FUNDS B.V. Netherlands</b> | 4,141         | 60,000                      | 248,460             | 13.93%        |

\*

|                                             |              |               |                |              |
|---------------------------------------------|--------------|---------------|----------------|--------------|
| <b>IMPAKT EU, Belgium</b>                   | 1,198        | 60,000        | 71,880         | 4.03%        |
| <b>Dragan Nikolić</b>                       | 893          | 60,000        | 53,580         | 3.00%        |
| <b>MALI KOLEKTIV ANSTALT, Liechtenstein</b> | 892          | 60,000        | 53,520         | 3.00%        |
| <b>Vladimir Vujović</b>                     | 753          | 60,000        | 45,180         | 2.53%        |
| <b>Bank management</b>                      | <b>2,919</b> | <b>60,000</b> | <b>175,140</b> | <b>9.82%</b> |

#### COMPOSITION OF THE BOARD OF DIRECTORS AS ON DECEMBER 31, 2025

| First and last name                             | Represented by | Individual/Independent of bank | Finance experience |
|-------------------------------------------------|----------------|--------------------------------|--------------------|
| <b>Andrew Pospelovsky</b>                       | Independent    | YES                            | More than 6 years  |
| <b>Frazer Hume</b>                              | OTI            | NO                             | More than 6 years  |
| <b>Zorica Stevanović</b>                        | Independent    | YES                            | More than 6 years  |
| <b>Jelena Bulatović</b>                         | Independent    | YES                            | More than 6 years  |
| <b>Georg Christoph von Carlowitz</b>            | GLS            | NO                             | More than 6 years  |
| <b>Timotheus Gordinou de Gouberville Crijns</b> | Triodos        | NO                             | More than 6 years  |
| <b>Goran Bašić</b>                              | Umwelbank      | NO                             | More than 6 years  |

#### COMPOSITION OF THE EXECUTIVE BOARD AS ON DECEMBER 31, 2025

| First and last name        | Position | Finance experience |
|----------------------------|----------|--------------------|
| <b>Vladimir Vukotić</b>    | Chairman | More than 6 years  |
| <b>Novak Rakočević</b>     | Member   | More than 6 years  |
| <b>Rajko Maljković</b>     | Member   | More than 6 years  |
| <b>Slobodan Smiljković</b> | Member   | More than 6 years  |

\*

## Membership associations

1. GABV, International
2. MFC (The Microfinance Centre), International
3. Association of Serbian Banks, Serbia
4. Chamber of Commerce of Serbia, Serbia
5. Chamber of Commerce of Vojvodina, Serbia
6. The German-Serbian Chamber of Commerce (AHK Serbia)

## Description of Business Activities

The Mission of 3Bank is to provide financial services to all those who make a positive economic, social and environmental impact, with special focus on clients who have difficulty in accessing such services.

The Bank strives to aim every activity, service or product at some of the challenges of the community in which it operates. The Bank supports small entrepreneurs, small businesses and agricultural farms, to whom financial services are often unavailable, in order to enable clients to develop and often start their own businesses, provide a better life for themselves and their families, and create new jobs.

3Bank has positioned itself as a leader in providing financial services to small businesses, entrepreneurs and small farms in the Republic of Serbia. Through its financing, 3Bank creates opportunities for the unemployed and economically vulnerable in Serbia. From its establishment until the end of 2025, 3Bank is in Serbia disbursed 493,138 loans in total amount of EUR 1,464 million, enabling the creation 86,770 new jobs and maintaining 405,738, existing jobs.

### At the end of 2025, 3Bank had:

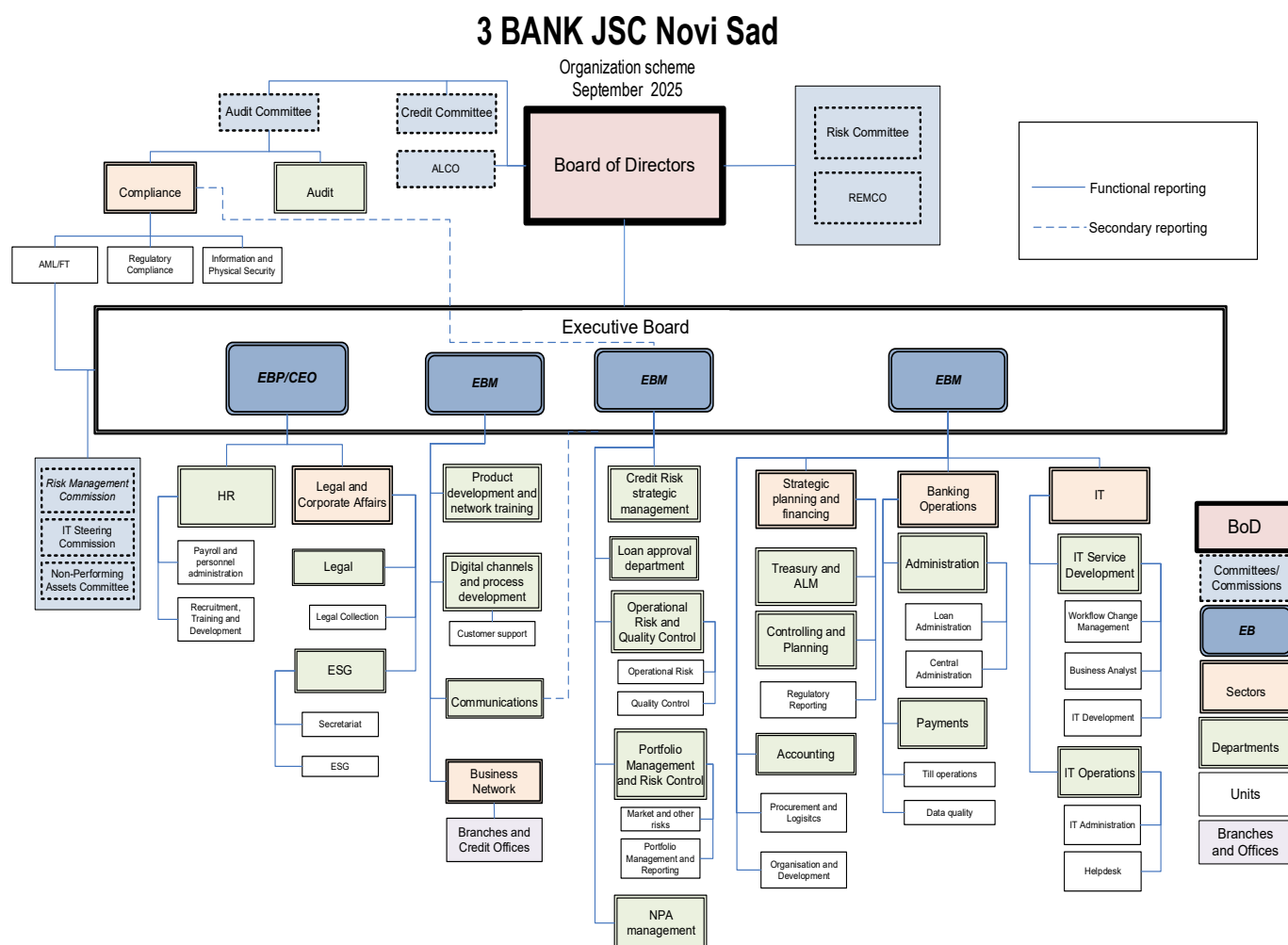
- A loan portfolio in the amount of RSD 28 billion and RSD 23 billion of savings
- 478 employees in 38 business units, including the Head Office.

|                                                                                                         | in RSD 000       |                  |               |
|---------------------------------------------------------------------------------------------------------|------------------|------------------|---------------|
| INCOME STATEMENT                                                                                        | 31-Dec-25        | 31-Dec-24        | % change      |
| Interest income                                                                                         | 5,356,125        | 5,209,765        | 2.8%          |
| Interest expenses                                                                                       | (1,229,710)      | (1,294,373)      | -5.0%         |
| <b>Net interest income</b>                                                                              | <b>4,126,415</b> | <b>3,915,392</b> | <b>5.4%</b>   |
| Revenue from fees and commissions                                                                       | 43,458           | 51,520           | -15.6%        |
| Expenses from fees and commissions                                                                      | (65,745)         | (57,227)         | 14.9%         |
| <b>Net income from fees and commissions</b>                                                             | <b>(22,287)</b>  | <b>(5,707)</b>   | <b>290.5%</b> |
| Net gain / loss on change in fair value                                                                 | -                | (1,932)          | -100%         |
| Net income/expense from exchange differences                                                            | 8,481            | 2,045            | -514.7%       |
| Net income/expense from impairment of financial assets not valued at fair value through profit and loss | (300,485)        | (447,022)        | -32.8%        |
| Other operating revenue                                                                                 | 530              | 65               | 715.4%        |
| Costs of salaries, fringe benefits and other personal expenses                                          | (1,314,210)      | (1,349,630)      | -2.6%         |
| Depreciation costs                                                                                      | (156,486)        | (147,926)        | 5.8%          |
| Other income                                                                                            | 24,522           | 81,413           | -69.9%        |
| Other expenses                                                                                          | (1,091,045)      | (1,207,679)      | -9.7%         |

\*

|                          |                  |                |              |
|--------------------------|------------------|----------------|--------------|
| <b>PRE-TAX PROFIT</b>    | <b>1,258,473</b> | <b>839,019</b> | <b>50.0%</b> |
| Income tax               | (198,404)        | (131,777)      | 50.5%        |
| Deferred tax profit/loss | 1,832            | 6,281          | 129.2%       |
| <b>AFTER-TAX PROFIT</b>  | <b>1,061,901</b> | <b>713,523</b> | <b>48.8%</b> |

## Organizational Structure



## Human Resources, Social and Personnel Issues

At the end of 2025, 3Bank had 478 employees. The representation of men (218) is lower than the representation of women (260). Continuous attention has been devoted to reducing the gender imbalance in managerial positions, particularly in the 21 to 30-year-old category. The Bank's Human Resources

Department organizes regular employee trainings, both internal and external. The strategic goal in the field of human resources for 2025 was to consistently provide psychological security in the workplace.

Number of employees:

|                          | Number |                                      | Number     |
|--------------------------|--------|--------------------------------------|------------|
| <b>Executive Board</b>   | 4      | Managers of mini regions             | 7          |
| <b>Higher management</b> | 6      | Branches and credit offices managers | 30         |
| <b>Middle management</b> | 44     | Employees                            | 387        |
| <b>Total</b>             |        |                                      | <b>478</b> |

|                          | Permanent employees |            | Temporary employees |           |
|--------------------------|---------------------|------------|---------------------|-----------|
|                          | Male                | Female     | Male                | Female    |
| <b>Belgrade 1 region</b> | 10                  | 15         | 5                   | 12        |
| <b>Belgrade 2 region</b> | 14                  | 9          | 7                   | 3         |
| <b>Kragujevac region</b> | 20                  | 19         | 5                   | 7         |
| <b>Krusevac region</b>   | 11                  | 11         | 3                   | 2         |
| <b>Nis region</b>        | 14                  | 17         | 5                   | 9         |
| <b>Novi Sad region</b>   | 13                  | 16         | 6                   | 15        |
| <b>Prijepolje region</b> | 9                   | 6          | 2                   | 1         |
| <b>Valjevo region</b>    | 23                  | 16         | 6                   | 6         |
| <b>Back Office</b>       | 66                  | 90         | 1                   | 4         |
| <b>Sum</b>               | <b>180</b>          | <b>199</b> | <b>40</b>           | <b>59</b> |

## Management of Human Resources

The term human resources i.e. human potential refers to all employees of the Bank and implies their knowledge, skills, creative abilities, motivation and commitment that they invest in order to improve both business operations and personal competency, while adhering to the Mission and Values of the Bank.

### A Shared Responsibility

Meaningful, professional, dignified and inspiring management of the Bank's employees is the task of managers at all levels, as well as the Human Resources Department.

Line managers have the primary responsibility to ensure psychologically safe work environment where employees will feel appreciated and where the support and setting will be provided for them to express their full potential and commitment to the success of the Bank.

\*



The Mission of Human Resource Department is to provide partner support and development along with professional guidance to managers aiming to deliver business results by optimizing the performance of our people and ensuring good working conditions.

The Human Resource Department Vision is to for the Bank to differentiate itself with good HR practices as an employer of choice on the labor market.

### Selection and Recruitment

Long term success of the Bank depends on its capacity to attract, retain and professionally develop employees and this is the primary responsibility of all managers.

The main criteria for selecting employees are their qualifications, competencies, attitude and personal values. Employment decisions are made irrespective of personal background or characteristics, including race, gender, nationality, social origin, religion, political or other beliefs, financial status, culture, language, age, or mental and physical disability.

### Learning and Development

Employees at all levels are encouraged to continuously upgrade their knowledge and skills. Commitment to employee development is one of the key traits of the Bank as an employer.

Company learning in the Bank implies a structured series of activities aimed at building the necessary and anticipated competencies of employees in accordance with the strategic needs of the Bank. In the field of employee development, the Bank promotes the so-called Blended learning approach, i.e. a combination of different learning modalities according to the following principle: approximately 70% of learning is realized through work, 20% through mentoring of colleagues and 10% through formal learning and training.

The role of managers is to define training needs in agreement with their employees, keeping in mind the objective needs of the job, and to provide them with support and favorable opportunities for continuous personal and professional growth.

In order to enable employees to acquire additional skills and broaden their accountability, the Bank also promotes work in cross functional teams, extension of responsibility and broadening the job scope through collaboration on various internal projects.

### Talent and Performance Management

The Bank promotes a workplace where everyone understands the importance of his/her work in achieving common goals.

The line managers are encouraged to maintain continuous performance dialogue throughout the year with their employees.

The Bank ensures that the formal review process is conducted. This enables managers to acknowledge high performance of the employees and to award them accordingly. On the other hand, it also ensures that the low performance is managed timely and properly.

\*

The promotion and succession planning are based on the sustained performance (WHAT/RESULT and HOW/BEHAVIOUR) and assessed future potential of an employee.

### Rewards System

Depending on the positions, the Bank's rewards system consists of competitive remuneration package, variable pay and benefits, in accordance with Labor Law, Human Resources Policy Manual and Labor Agreement.

### Work Environment and Conditions

The Bank is committed to providing to its employees a good working conditions and safe and healthy work environment. The Bank ensures security and safety at work in accordance with relevant legal requirements and Bank Human Resource Policy Manual.

### Employee Relations

The Bank has built a culture based on trust, mutual respect and dialog and does not tolerate any form of harassment and discrimination.

The Bank strongly promotes transparency in communication, so that employees are encouraged to point out the situation if they believe that any aspect of the employment relationship has been violated.

Continuous retention rate monitoring and conducting surveys on employee satisfaction with the work environment.

With the aim of tracking and timely response to possible problems from the perspective of employees, the Bank monitors the retention rate of employees and measures employee satisfaction with the work environment.

### Respect for Human Rights

The Bank respects all human rights guaranteed by the Constitution of the Republic of Serbia.

### Principles of Human Resources

Human resources management represents a shared responsibility of the management and Human Resources Department, which is guided by the following principles in its daily work:

1. Employees are the Bank's most important resource i.e. potential
2. All employees shall follow to the Mission and Values of the Bank
3. The Bank ensures impartial employment process
4. The Bank does not employ persons under 18 years of age, thus ensuring compliance with the Labor Law and Human Resources Policy Manual.
5. The Bank takes care of career development of its employees
6. The Bank provides adequate training to all employees
7. Employee performance is assessed by the annual appraisal form that measures work performance and employees' respect for the Mission and Core Values of the Bank
8. All employees are entitled to advancement in accordance with results achieved and their potential

9. The Bank targets the median salary level compared with banking peer group in Serbia.
10. The Bank provides adequate working conditions for employees in accordance with the Law and best practices
11. The Bank monitors, investigates and documents all injuries incurred in the course of regular business activities
12. Rights, duties and responsibilities of the employees and the Bank as an employer are more closely defined in the HR Policy Manual.

## Principles of Compensation System

There are 6 basic principles in Bank's Salaries structure:

**Fairness** - Principle that is fair to both the individual and the Bank.

**Internal justice** - A fairness criterion that directs an employer to establish salary logic that correspond to each job's relative value to the organization.

**Competitiveness** - Specific to a particular job and the conditions at the banking labor market for the skills needed. Pay ranges that are comparable to those offered by local and regional employers for similar positions. Also, the principle takes into account the criticality as well as the deficit of a specific position in the labor market.

**Performance based** - Individual performance, organizational performance, and the needs of the Bank are considered when determining salary.

**Transparency** - A commitment by the Bank to be transparent and inform all employees about any changes in the compensation system.

**Living wage concept** – Bank aspires for the continues prosperity of its employees and aims to provide the living wage that will cover basic living needs by paying attention to living standards in cities and purchasing power index.

The Bank participates in a market compensation survey on an annual basis, which provides market data across a selected peer group within Serbia, covering cash compensation and non-cash compensation comparison.

## Banking Operations Results

### Lending to farmers

Since its establishment in Serbia in 2002, the Bank has continuously supported the development and operation of registered agricultural farms, regardless of whether they are commercial or non-commercial.

From the very beginning of its operations in Serbia, a very important target group for 3Bank are clients who live and work in rural areas, are engaged in agricultural production, and this is their only or additional source of income.

In such manner, 3Bank strives to contribute to self-employment, giving farmers the opportunity to start their own micro and small production and supporting their efforts to increase and modernize intensive agricultural production. This way 3Bank, in accordance with its mission, supports the development of rural areas and local communities and, considering the importance of agricultural production, society as a whole. Taking into account the unfavorable demographic trends in rural areas, caused by decades of migration of young people to urban centers, the Bank continued in 2025 to provide intensive support through a special credit line intended for start-ups and young farmers who have been operating for less than two years. The credit line was launched and contracted in 2024 in cooperation with the Serbian Foundation for Entrepreneurship. By doing so, the Bank aims to assist primarily young people to stay and build their future in the rural while simultaneously contributing to solving the problem of aging and abandoning the villages.

In 2025, the Bank achieved a 19% increase in the amount of disbursed loans, while the loan portfolio grew by 13% compared to 2024.

### Lending to entrepreneurs and small businesses

Business loans approved by 3Bank are intended for all registered entrepreneurs and private companies in Serbia.

Loans are granted for business activities from the production, services and trade sectors, and our goal is to stimulate the development of entrepreneurship and thus contribute to creating new jobs and reducing unemployment.

At 3Bank, loan support to the business sector is complete, from empowering small business ideas for start-ups, through providing support and improvements to entrepreneurial ventures, regardless of the size of the project or the size of the company, to the care of the small and large needs of the business sector in order to enable them to adequately respond to current or challenges in the realization of investments. In 2025, the Bank continued to develop special credit lines in cooperation with international financial institutions aimed at improving business operations. It also signed a cooperation agreement with Proparco, which is part of the Agence Française de Développement (AFD) Group. This partnership enables small businesses to access long-term sources of financing without additional collateral, which is crucial for the sustainability and prosperity of this segment.

In 2025, the amount of disbursed loans increased by 18% compared to the previous year, while the loan portfolio grew by 16% compared to 2024.

### Lending to pensioners and employees

In 2025, the Bank further strengthened its focus on lending to key segments, i.e. agriculture and small businesses, by directing part of the retail team toward supporting these sectors. At the same time, retail lending activities were focused on areas where the Bank can achieve the greatest positive impact, particularly through lending to employees and pensioners with low incomes who often face difficulties accessing financial services. In addition, the Bank increased its activities aimed at green lending for these customer groups.

In 2025, the total amount of disbursed loans decreased by 52% compared to the previous year, while the loan portfolio declined by 16% compared to 2024, alongside a gradual increase in the share of green loans in total disbursements.

### Green financing

In 2025, the Bank extended its cooperation and contracted a new “Green” credit line in partnership with the European Bank for Reconstruction and Development (EBRD), thereby continuing to actively contribute to the green transition in the Republic of Serbia.

In addition to agricultural households and pensioners, the Bank also introduced the possibility for employed individuals, particularly those in rural areas where the need to improve energy efficiency is greatest, to access green loans.

These loans, intended for the installation of energy-efficient doors and windows, insulation, heat pumps, and solar panels, enable clients to reduce energy consumption, improve their living conditions, and simultaneously lower CO<sub>2</sub> emissions.

During the past year, 903 loans were disbursed for these purposes, reaching a portfolio of EUR 5.1 million, which represents a 5% increase compared to 2024. Since the introduction of the program, nearly 3,200 green projects have been supported.

## The Business Model

The Bank specializes in providing loans and other financial services to entrepreneurs, micro and small businesses and agricultural households in the Republic of Serbia, as well as to other clients who has limited access to financial services.

The Bank provides clients with financial products tailored to their specific needs with the best possible quality of services and continuous contribution to the development and economic prosperity of the community, and proportionally to the results achieved, the living standards of our employees grow as well.

The Bank collects funds through deposit products of an educational nature, fostering the principle of the importance of small depositors through a price policy.



An adequate relationship with investors enables the Bank to ensure further strengthening of capital in the medium term (through capitalization or taking subordinated loans) and other sources of financing, primarily from the Bank's shareholders and international financial institutions.

## Sustainability Approach

The Mission of 3Bank is to provide financial services to all those who make a positive economic, social and environmental impact, with special focus on clients who have difficulty in accessing such services.

The concept of sustainable banking is based on the principle of achieving growth and profit but in line with the achievement of social and environmental goals. We have included these principles in our strategic goals. Our goal is not just making profit, in addition to that we also want to make a positive impact on people, the community and the environment. 3Bank implements its activities in a way that keeps all three goals in balance and the achievement of one goal must not jeopardize the other two.

3Bank is a member of the Global Alliance for Banking on Values (GABV <http://www.gabv.org/>). Over sixty GABV members from around the world work with a common goal: achieving sustainable economic and social development, with special emphasis on preserving the environment and supporting individuals to realize their potential, thus strengthening the communities in which they live and work.

### Our core values are:

#### **People first**

We strive to encourage positive changes in the lives of our employees, clients and the community itself.

#### **Sustainability**

We are focused on social and environmental impact, as well as our Bank's sustainability which is reflected in everything we do.

#### **Transparency**

Being direct and honest is an integral part of our culture. This is how we build trust.

#### **Inclusiveness**

Equal rights to financial services for all. We pay special attention to those who have difficulties in accessing banking services.

#### **Innovation**

We are constantly striving to improve ways in which we operate and service our clients.

\*

### Projects

In 2025, in cooperation with the daily newspaper Blic and with the support of the Ministry of Finance and the Chamber of Commerce of Serbia, the Bank organized the “Heroes of Microbusiness” competition for the fourth consecutive year. The competition was organized with the aim of fostering the development and promotion of entrepreneurship, and thus was intended for the smallest businesses, with up to five employees, whose inspiring stories of perseverance and success encourage others to embark on an entrepreneurial journey, build sustainable success for themselves and their families, and contribute to the development of the local communities in which they operate. With significant media support, the project was successfully implemented, while the presence of Siniša Mali, Deputy Prime Minister and Minister of Finance, and Branislava Simanić, Director of the Entrepreneurship Sector at the Serbian Chamber of Commerce, at the official award ceremony further strengthened the public recognition and visibility of the competition, as well as its overall significance.

In the second half of the year, the Bank traditionally organized a competition for young farmers, up to 35 years of age. The Bank actively supports small agricultural farms since 2008, witnessing the unfavorable trend of the abandonment and aging of villages, caused by the migration of young people from rural areas to large urban centers. During that period, the average age of farmers in the Bank's portfolio increased by as much as 5 years. On the other hand, the Bank's clients are some young farmers who, through their work in the fields, built the life they like. With this competition, the Bank wanted to use the successful stories of young farmers to motivate other young people to follow the same path, contributing not only to the quality of their lives, but also to the development of rural areas and villages and society as a whole.

### Education on Sustainable Development

3Bank, via its official accounts on social media and the Bank's website, continuously publishes educational content on the importance of preserving the environment and the ways in which individuals can contribute to sustainable development. Through educational articles, photos, infographics, sharing news from this sphere, we try to contribute to informing the public of the said topics and strengthen their awareness about the goals of sustainable development.

### Education as a Driver of Digital Inclusion

Through the introduction of the first fully digital lending process for farmers based on the digital initiatives of the Republic of Serbia's eGovernment platform (eID and e-signature) and a model integrating personal advisory support with advanced technological solutions, 3-Bank has laid the foundation for the systematic enhancement of its clients' digital literacy.

Nearly 100 client advisors provide daily, individualized support and practical on-site training, empowering clients to use the digital signing application and e-services with confidence. By guiding them throughout every stage of the process, advisors ensure not only successful loan delivery but also long-term capability building.

\*

Upon completion of the training, clients are fully equipped to utilize additional eGovernment services, directly contributing to their broader participation in contemporary social and economic activities.

Through this approach, the Bank has established a continuous and sustainable education model that supports wider digital transformation, with a particular focus on clients with lower levels of digital and financial literacy. More than 9,000 individual training sessions conducted to date underscore the tangible impact and scale of this initiative.

## Sustainable Development Goals (SDG) Management

The Sustainable Development Goals are a universal call to action to eradicate poverty, protect the environment and ensure peace and prosperity for all as part of a new UN global plan for sustainable development.

With an aim to further strengthen the concept of sustainable development, 3Bank, in cooperation with external consultants, developed a road map to integrate the ESG concept into daily operations, with implementation as a main focus during the strategic period.

To support the achievement of sustainable development goals, 3Bank focuses its activities and impact on the following five Sustainable Development Goals:

### 1. No poverty

First UN Sustainability goal is to end poverty in all its forms everywhere. In line with this goal, the Bank provides support to rural clients, clients with difficult access to banking services and low-income clients.

| GOAL                                                                                | Indicators                     | KPIs | 2025 results |
|-------------------------------------------------------------------------------------|--------------------------------|------|--------------|
|  | Loans to rural clients*        | >65% | 73 %         |
|                                                                                     | Loans to underbanked clients** | >35% | 45 %         |
|                                                                                     | Loans to low-income clients*** | >20% | 26 %         |

\*Credit clients of 3 Bank are categorized as "rural" if they have an address outside the cities (the definition of the city is in line with the Law on Territorial Organization of the Republic of Serbia).

\*\*The share of these so-called "Underbanked" clients in monthly loan payments are measured as the percentage of credit clients who do not have previous loans recorded in the Credit Bureau. This share is measured only for clients who take their first loan in 3 Bank.

\*\*\* The Bank applies an internal methodology for measuring the share of clients with lower than average incomes in the Republic of Serbia, which is in line with the Household Budget Survey conducted quarterly by the Statistical Office of the Republic of Serbia.

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## 2. Zero hunger

The zero-hunger goal aims to end world hunger, achieve food security and improved nutrition and promote sustainable agriculture. In line with this goal, the Bank finances agricultural households and agricultural production, thus helping to diversify the food market and food availability.

| GOAL                                                                              | Indicators            | KPIs | 2025 results |
|-----------------------------------------------------------------------------------|-----------------------|------|--------------|
|  | Loans to agro clients | >25% | 35 %         |

## 3. Decent work and economic growth

This goal aims to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. The Bank finances start-up entrepreneurs, micro-SMEs and agricultural households, which together with regular loans also leads to the growth of clients.

| GOAL                                                                                | Indicators                | KPIs    | 2025 results |
|-------------------------------------------------------------------------------------|---------------------------|---------|--------------|
|  | Loans to business clients | >25%    | 38 %         |
|                                                                                     | New jobs created          | >7% YoY | 27% YoY      |

## 4. Responsible consumption and production

The goal of responsible consumption and production aims to ensure sustainable patterns of consumption and production. The Bank has adopted the principles of reducing the overall internal impact on the environment, reducing energy consumption (and the use of green electricity), paper, waste and reducing the CO2 footprint.

| GOAL                                                                                | SDG - KPI's              | Unit                  | January-December 2025 |
|-------------------------------------------------------------------------------------|--------------------------|-----------------------|-----------------------|
|  | Climate impact intensity | tCO <sub>2</sub> /FTE | 1.35                  |

The climate impact intensity (tCO<sub>2</sub>/FTE) decreased by 4.26% compared to the previous year, thereby achieving the target of at least a 3% reduction

## 5. Climate action

The climate action goal aims on take urgent action to combat climate change and its impacts. The Bank integrates environmental issues with social, cultural and economic aspects. In the lending process, we

consider aspects of environmental protection. The Bank uses a list of exclusions, measures the impact of the portfolio according to the PCAF standard as well as GABV scores and reports in accordance with GRI principles. The bank is one of the signatories of the GABV 3C Carbon initiative.

During 2025, 3 Bank drafted and issued PCAF and GRI reports

Regular reporting of SDG goals is done on a monthly basis for the bank's management and on a quarterly basis for the Bank's Board of Directors.

## Investments in environmental protection

To support the achievement of sustainable development goals, 3Bank focuses its activities and impact on the following five Sustainable Development Goals: No poverty, Zero hunger, Decent work and economic growth, Responsible consumption and production and Climate action.

In accordance with the principle of materiality, and taking into account business goals, broader economic and social context sustainability, as well as the results of research conducted on stakeholder attitudes, 3Bank has identified the following topics as material:

1. Economic Presence
2. Anti – corruption
3. Energy
4. Water
5. Emissions
6. Waste
7. Employment
8. Training and education
9. Non-discrimination

Through its Sustainable Development Goals Policy, the Bank seeks to integrate sustainability principles into all segments of its operations, with the aim of ensuring that its activities make a positive contribution to economic and social development, while maintaining a responsible to environmental protection. The Bank views the term “environment” in a broader context, encompassing not only ecological aspects but also employee protection, occupational health and safety, and its impact on local communities. The Bank is committed to systematically monitoring the impact of its own operations and the activities of its clients, while fostering open dialogue with all relevant stakeholders.

A key activity in the area of environmental protection is the development and disbursement of green loan products. In cooperation with the European Bank for Reconstruction and Development (EBRD), through the Green Economy Financing Facility (GEFF) program, the Bank continued to finance household energy efficiency investments. The loans are intended for the installation of energy-efficient windows and doors, insulation, heat pumps, and solar panels, thereby enabling beneficiaries, particularly in rural areas, to reduce energy consumption, improve living conditions, and lower CO<sub>2</sub> emissions.

The program was initially aimed at registered agricultural households and was subsequently expanded to include pensioners and employees with permanent employment contracts, further improving access to this

type of financing. During the year, 903 green loans were disbursed and 959 loans were verified. The implemented, *i.e.* verified investments contributed to the avoidance of approximately 690 tCO<sub>2</sub> of greenhouse gas emissions. As of the reporting date, the Bank has disbursed a total of 3,139 green loans, with an aggregate value of approximately EUR 10 million.

The Bank continued with the "Green Champion" competition to motivate branch employees to approve green loans. The goal of the competition was education about our environmental impact and GHG emissions. In order to learn about ways, we can make an impact by disbursing green loans, we are measuring emission generated by the branch (by paper, fuel, energy consumption), and on the other hand, the GHG emission avoided through approved green loans. The best branch and the best employee are the ones who contributed to GHG emissions reduction the most.

Additionally, the internal competition "Best DIGI Client-Advisor" was organized for the first time in 2025, with the aim of raising employees' awareness of the importance and benefits of digitalization, both in the use of digital tools and in supporting sustainable business practices.

In order to protect the environment, the Bank is working on the development of products and services that will meet environmental goals, as well as those related to social impact and prosperity through:

- further increase of employee awareness about environmental risks in the lending process;
- improving reporting and measurements in relation to the Bank's impact on the environment;
- implementing positive measures to reduce CO<sub>2</sub> emissions, conserve energy, reduce material consumption such as paper and recycle waste.

The Bank launched a project aimed to optimize the process in a way that contributes to reducing the volume of printing. As the result of the said optimization of business processes, during 2025, the volume of used paper decreased by 34%. Additionally, the education of employees using internal communication tools was continued, in order to improve their knowledge on the topic of electronic document management, without unnecessary printing.

Hazardous and non-hazardous waste is submitted for recycling and destruction, with full implementation of the Law on Waste Management.

Within its own activities and business processes, the Bank constantly strives to reduce the negative environmental impacts of its activities, such as:

- care about the occupational health and safety of its employees;
- publication of information and data on environmental impact, on the Bank's website and internal magazine in order to increase employee awareness of the environmental impact;
- reporting on the environmental impact of the loan portfolio in accordance with PCAF standards;
- improving the Bank's energy efficiency class during the design and adaptation of business premises through the use of new materials and a movement towards the use of renewable energy sources and
- enabling the classification of waste within all business premises it uses.

## Energy Consumption

Rational consumption of non-renewable energy sources is an integral part of the strategy of 3Bank.

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1. The Bank has procured the energy from the Renewable sources from the power supply provider. The green energy provided from EPS is entirely originating from hydroelectric power (solar and wind part is insignificant). We have a contract with “Elektroprivreda Srbije” for using 100% renewable energy in all our outlets.

| 2025        |                      |
|-------------|----------------------|
| Heat        | 1029 GJ <sup>1</sup> |
| Electricity | 2676 GJ              |

### Transport

Considering that one of the Bank's strategic objectives is to operate in rural regions, direct access to clients is of great importance to us. Transport-related emissions are a significant issue, making this topic one of the Bank's key priorities. Fuel consumption is monitored, including work-related travel, as well as employee transportation while acquiring clients. Employees engaged in client acquisition use their personal vehicles, and all related expenses are reimbursed in accordance with the HR Policy. The significance of the impact is assessed on the basis of CO<sub>2</sub>e emissions from annual mileage in relation to FTE.

| 2025                                        |    |
|---------------------------------------------|----|
| tCO <sub>2</sub> e fuel (Diesel and Petrol) | 84 |

### Paper consumption

The Bank continues to monitor and optimize its business processes, including digitalization where possible, with an aim of streamlining processes and reducing the volume of printing.

| 2025                                   |      |
|----------------------------------------|------|
| Paper consumption (t/Co <sub>2</sub> ) | 2.44 |

Bank has adopted principles of reduction of internal impact on the environment, reduction of energy consumption (and using green electric energy), paper, waste and reduction of CO<sub>2</sub> footprint. Bank will make a meaningful difference through reduction of the climate impact of our operations intensity measured in tCO<sub>2</sub>e per year/FTE.

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<sup>1</sup> <https://www.inchcalculator.com/convert/kilowatt-hour-to-gigajoule/>

| 2025                                                         |      |
|--------------------------------------------------------------|------|
| Scope 1 emissions (tCO <sub>2</sub> e)                       | 86   |
| Scope 2 emissions (tCO <sub>2</sub> e)                       | 489  |
| GHG emissions intensity per FTE (tCO <sub>2</sub> e per FTE) | 1.35 |

## Waste

Disposal methods are determined in accordance with the Law on Waste Management and bylaws in this area (Regulations, regulations), the 3Bank's Waste Management Plan, which accompanies the document on the movement of waste depending on its category (hazardous / non-hazardous). At the beginning of each year, and no later than March 31, the annual report on the waste of the waste producer for the previous calendar year is submitted on the GIO1 form. Form GIO 1 is filled in through the information system - NRIZ and additionally submitted to the Agency on the forms that are printed from the information system NRIZ.

Additionally, 3Bank supports civic initiative CAP FOR HANDICAP, which promotes better and improved quality of life for people with disabilities. This action, well-known throughout Serbia, implies collection of plastic caps and lids which are later recycled in order to provide the necessary equipment and orthopedic aids for people with disabilities, thus preserving the environment at the same time.

## Water

Bank has no specific standards set for the quality of effluent discharge. Bank uses local municipality effluent receiving network. Organization produces common water discharge from water sinks, kitchens and toilets. Total fresh water withdrawal from all areas is 2818 megaliters per year 100% from third-party water. The data have been compiled based on the municipal utility service invoices for 2025.

| City         | Total m3 | City          | Total m3 |
|--------------|----------|---------------|----------|
| Novi Sad     | 420      | Pančevo       | 60       |
| Novi Beograd | 60       | Topola        | 24       |
| Subotica     | 44       | Obrenovac     | 69       |
| Kragujevac   | 82       | Bačka Palanka | 90       |
| Šabac        | 36       | Aleksinac     | 40       |
| Stara Pazova | 48       | Velika Plana  | 79       |
| Kruševac     | 64       | Novi Pazar    | 127      |
| Valjevo      | 55       | Smederevo     | 40       |
| Užice        | 110      | Mladenovac    | 16       |

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|                          |     |                   |     |
|--------------------------|-----|-------------------|-----|
| <b>Jagodina</b>          | 85  | <b>Žabalj</b>     | 17  |
| <b>Zaječar</b>           | 70  | <b>Vršac</b>      | 36  |
| <b>Kraljevo</b>          | 67  | <b>Loznica</b>    | 150 |
| <b>Pirot</b>             | 125 | <b>Niš</b>        | 109 |
| <b>Leskovac</b>          | 107 | <b>Vranje</b>     | 111 |
| <b>Požarevac</b>         | 73  | <b>Prijepolje</b> | 50  |
| <b>Sremska Mitrovica</b> | 41  | <b>Ivanjica</b>   | 40  |

## Anti-corruption and Bribery

The Compliance Policy, adopted by the Board of Directors, define compliance standards based on the ethical principles of the Bank, professional banking practice, the Bank's Code of Ethics, client protection principles, as well as relevant laws and regulations.

By the aforementioned policy, the Bank has particularly determined rules according to which every form of direct and indirect bribery and corruption is prohibited, as well as the rules governing the prevention of conflicts of interest.

As defined by the Compliance Policy, corruption is as an abuse of authority given to a person, with an aim of achieving personal benefit.

As defined by the Compliance Policy, bribery is receiving or granting of a benefit, either directly or indirectly, in order to influence the performance of one's duties.

In order to oppose bribery and corruption, the Bank has defined in Compliance Policy special rules for giving, offering and accepting gifts and invitations, dealing with persons acting on behalf of the Bank (third persons), making facilitation payments, sponsorships and donations, conflict of interests etc.

Gifts represent a type of benefit, whatever the monetary value, given to a person or legal entity that are granted mostly for reasons of gratitude or for enhancing one's image, without expecting any specific return service. Employees of the Bank may give or receive gifts and invitations from clients or third persons only if the gift meets the conditions strictly prescribed by the Compliance Policy.

Dealings with third persons refers to dealings with all persons who directly or indirectly perform specific services in the name or on behalf of the Bank, as is the case with advisors, intermediaries, consultants, service providers, etc. For the purpose of effectively preventing corruption and possible financial damage and damage to Bank reputation, special precautions must be taken when commissioning such third persons as they can be made use of for indirectly paying bribes. The Compliance Policy prescribes in detail special measures that must be applied in dealings with third persons.

Sponsorship means supporting a person, group or organization by financial means, contributions or services. In return, the public's awareness of the sponsor is increased through the activity or sponsored party and the brand or the name of the sponsor is given a positive connotation. In contrast to donations, sponsoring has a commercial orientation and provides a business advantage to both parties.

Donations are given for the good of the community, often within the scope of a company's corporate social responsibility activities and without the expectation of any specific service in return. The Compliance Policy prescribes special conditions that must be met in order for the Bank to be a sponsor, or to donate.

A conflict of interest arises when individuals have personal interest that may interfere with, or appear to interfere with, the independent exercises of judgment in business dealings. Employees must avoid situations in which decisions made on behalf of the Bank would be influenced by personal interests, which is why existing, potential and perceived conflicts of interest require careful management. The Compliance Policy distinguishes between two types of conflicts of interest that may indicate potential corruption: internal that relate to employees and external that relate to clients and third persons.

With a purpose of raise employee's awareness that corruption and bribery are strictly prohibited, the Compliance Sector at least once a year conduct Compliance training for all Bank's employees. The integral parts of Compliance training are a topic in which employees are taught about zero tolerance, potential risks, ways of recognition, ways of reporting cases related to corruption or bribery, relevant internal acts with which employees are in obligations to meet and contact persons regarding any issue related to corruption and bribery. In addition to the above, all employees have access to the Compliance Policy.

## Research and Development Activities

In 2025, the Bank conducted numerous researches and focus groups with credit and deposit clients in order to determine their needs and expectations for the future with an aim of developing products and processes tailored to different client segments.

The key takeaways from the focus groups, which determined the further direction of the Bank's digital initiatives, is that clients are ready for digital process, while still wishing to maintain a personal connection with their advisor, who guides them and assists them in utilizing digital tools.

The Bank continued to develop products and services tailored to customer needs, along with achieving social, ecological and development goals. Most of the activities during the previous year were focused on:

### Development of Products and Services Tailored to Customer Needs

During 2025, the bank continued to develop credit products tailored to its client segments, with a particular focus on clients who have limited access to financial services, those who have not previously used loans (underbanked), as well as clients who are in the early stages of developing their businesses (start-ups).

Research has shown that one of the key barriers to the further development of these segments is the lack of long-term financing, primarily due to clients' inability to provide mortgages or other forms of collateral. In

response to these challenges, the bank adapted its products and facilitated access to long-term investment loans for registered agricultural households and entrepreneurs through loans supported by a guarantee scheme, enabling clients to implement investment projects and improve their business operations.

The bank also continued to develop and expand green loans that encourage energy efficiency and sustainable business practices, recognizing that the majority of residential buildings in Serbia still do not meet modern energy-efficiency standards. According to estimates, more than 80% of existing buildings in Serbia are not energy efficient, meaning that buildings often consume significantly more energy than necessary due to poor insulation and inefficient doors and windows. This represents a significant potential for energy savings and CO<sub>2</sub> emission reductions.

In addition to pensioners and farmers, these loans are now also available to all employees with permanent employment contracts, allowing the bank to actively respond to market needs, support investments in energy-efficiency measures, and contribute to environmental protection, while simultaneously strengthening its position in the sustainable lending segment.

Recognizing both the growth potential and the needs of its clients, the bank has also entered the insurance services segment by acting as an insurance agent in cooperation with an insurance company. The share of insurance premiums in Serbia's GDP remains relatively low—below 2%, compared with up to 12% in developed countries. The main challenges include low awareness of the importance of insurance, limited product availability in rural areas, and the perception that insurance processes are complex.

A survey conducted by the bank among 600 existing and potential agricultural and business clients showed that awareness of insurance remains limited: only 20% of farmers and 40% of business clients currently use some form of insurance. However, survey also showed that 40% of clients who currently do not use insurance products would consider purchasing insurance with the bank's support.

The bank's experience in financial inclusion, its existing client base where every second farmer and every third entrepreneur who use loans are clients of the bank as well as its presence in rural areas, create an opportunity for the bank to expand its activities through insurance agency services, enabling a larger number of clients to gain easier and more convenient access to insurance products.

### Development of Digital Channels and Processes

The specificity of client groups characterized by a low level of digital literacy and a business relationship based on personal contact determined the further development of the digital agenda in the Bank. By relying on digital initiatives of the Republic of Serbia (eID, eSignature, eAgrar, eTaxes, etc.), the Bank enabled disbursement of loans to farmers at their premises in less than an hour, completely "paperless", while maintaining personal contact with the client in order to raise the level of both financial and digital literacy. In this way, the Bank contributes to the digital inclusion and education of a large share of the population and creates a basis for the future development of mobile and other online applications.

## Future Development of the Bank

An accent in the coming years will be placed on:

- Continuation of sustainable growth in business and agriculture with increased market share in these segments;
- Further development and growth of green portfolio in 3Bank;
- Continuation of digitalization of business activities with a focus on digital products and services aimed at customers;
- Increasing operational efficiency, improving the process and speed of service, in order to efficiently manage a large number of clients who do not have easy access to financial services;
- Increased activities to diversify sources of funding as a prerequisite for ensuring long-term stable growth;
- The development of innovative savings products that will enable savings to client, with smaller cash amounts, especially in domestic currency and
- Development and expansion of insurance product in targeted market segments.

| <b>Statement of use</b>         |                                                                       | <b>3Bank JSC Novi Sad has reported the information cited in this GRI content index for the period from 01.01.2025 – 31.12.2025 with reference to the GRI Standard Annual reporting cycle</b> |
|---------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>GRI 1 used</b>               | <b>GRI 1: Foundation 2021</b>                                         |                                                                                                                                                                                              |
| <b>Contact person</b>           | <b>Dragana Đorđević, ESG Department Manager, ddjordjevic@3bank.rs</b> |                                                                                                                                                                                              |
| <b>GRI STANDARD</b>             | <b>DISCLOSURE</b>                                                     | <b>LOCATION</b>                                                                                                                                                                              |
| GRI 2: General Disclosures 2021 | 2-1 Organizational details                                            | 3,4,5,6                                                                                                                                                                                      |
| GRI 2: General Disclosures 2021 | 2-2 Entities included in the organization's sustainability reporting  | 24                                                                                                                                                                                           |
| GRI 2: General Disclosures 2021 | 2-3 Reporting period, frequency and contact point                     | 24                                                                                                                                                                                           |
| GRI 2: General Disclosures 2021 | 2-4 Restatements of information                                       | -                                                                                                                                                                                            |
| GRI 2: General Disclosures 2021 | 2-5 External assurance                                                | -                                                                                                                                                                                            |
| GRI 2: General Disclosures 2021 | 2-6 Activities, value chain and other business relationships          | 2,3,4,5                                                                                                                                                                                      |
| GRI 2: General Disclosures 2021 | 2-7 Employees                                                         | 6,7                                                                                                                                                                                          |
| GRI 2: General Disclosures 2021 | 2-8 Workers who are not employees                                     | -                                                                                                                                                                                            |
| GRI 2: General Disclosures 2021 | 2-9 Governance structure and composition                              | 3,4                                                                                                                                                                                          |
| GRI 2: General Disclosures 2021 | 2-10 Nomination and selection of the highest governance body          | -                                                                                                                                                                                            |

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|                                    |                                                                                      |           |
|------------------------------------|--------------------------------------------------------------------------------------|-----------|
| GRI 2: General Disclosures 2021    | 2-11 Chair of the highest governance body                                            | 4         |
| GRI 2: General Disclosures 2021    | 2-15 Conflicts of interest                                                           | 22,23     |
| GRI 2: General Disclosures 2021    | 2-22 Statement on sustainable development strategy                                   | 2         |
| GRI 2: General Disclosures 2021    | 2-23 Policy commitments                                                              | 22,23     |
| GRI 2: General Disclosures 2021    | 2-27 Compliance with laws and regulations                                            | 22,23     |
| GRI 2: General Disclosures 2021    | 2-28 Membership associations                                                         | 4         |
| GRI 2: General Disclosures 2021    | 2-29 Approach to stakeholder engagement                                              | 3,4,11,12 |
| GRI 2: General Disclosures 2021    | 2-30 Collective bargaining agreements                                                | 9         |
| GRI 3: Material Topics 2021        | 3-1 Process to determine material topics                                             | 17        |
|                                    | 3-2 List of material topics                                                          | 17        |
|                                    | 3-3 Management of material topics                                                    | 17        |
| GRI 201: Economic Performance 2016 | 201-1 Direct economic value generated and distributed                                | 5         |
|                                    | 201-2 Financial implications and other risks and opportunities due to climate change | 17,18     |
| GRI 205: Anti-corruption 2016      | 205-1 Operations assessed for risks related to corruption                            | 22,23     |
|                                    | 205-2 Communication and training about anti-corruption policies and procedures       | 22,23     |
| GRI 302: Energy 2016               | 302-1 Energy consumption within the organization                                     | 19        |
|                                    | 302-2 Energy consumption outside of the organization                                 | -         |
|                                    | 302-3 Energy intensity                                                               | 19        |
|                                    | 302-4 Reduction of energy consumption                                                | 19        |
|                                    | 302-5 Reductions in energy requirements of products and services                     | -         |
| GRI 303: Water and Effluents 2018  | 303-1 Interactions with water as a shared resource                                   | -         |
|                                    | 303-2 Management of water discharge-related impacts                                  | -         |
|                                    | 303-3 Water withdrawal                                                               | -         |

|                                  |                                                                |                |
|----------------------------------|----------------------------------------------------------------|----------------|
|                                  | 303-4 Water discharge                                          | -              |
|                                  | 303-5 Water consumption                                        | 21             |
| GRI 305: Emissions 2016          | 305-1 Direct (Scope 1) GHG emissions                           | 20             |
|                                  | 305-2 Energy indirect (Scope 2) GHG emissions                  | 20             |
|                                  | 305-3 Other indirect (Scope 3) GHG emissions                   | -              |
|                                  | 305-4 GHG emissions intensity                                  | 16,17,18,19,20 |
|                                  | 305-5 Reduction of GHG emissions                               | 16,17,18,19,20 |
| GRI 306: Waste 2020              | 306-1 Waste generation and significant waste-related impacts   | 20,21          |
|                                  | 306-2 Management of significant waste-related impacts          | 20,21          |
|                                  | 306-3 Waste generated                                          | 21             |
|                                  | 306-4 Waste diverted from disposal                             | -              |
| GRI 406: Non-discrimination 2016 | 406-1 Incidents of discrimination and corrective actions taken | 9,22,23        |