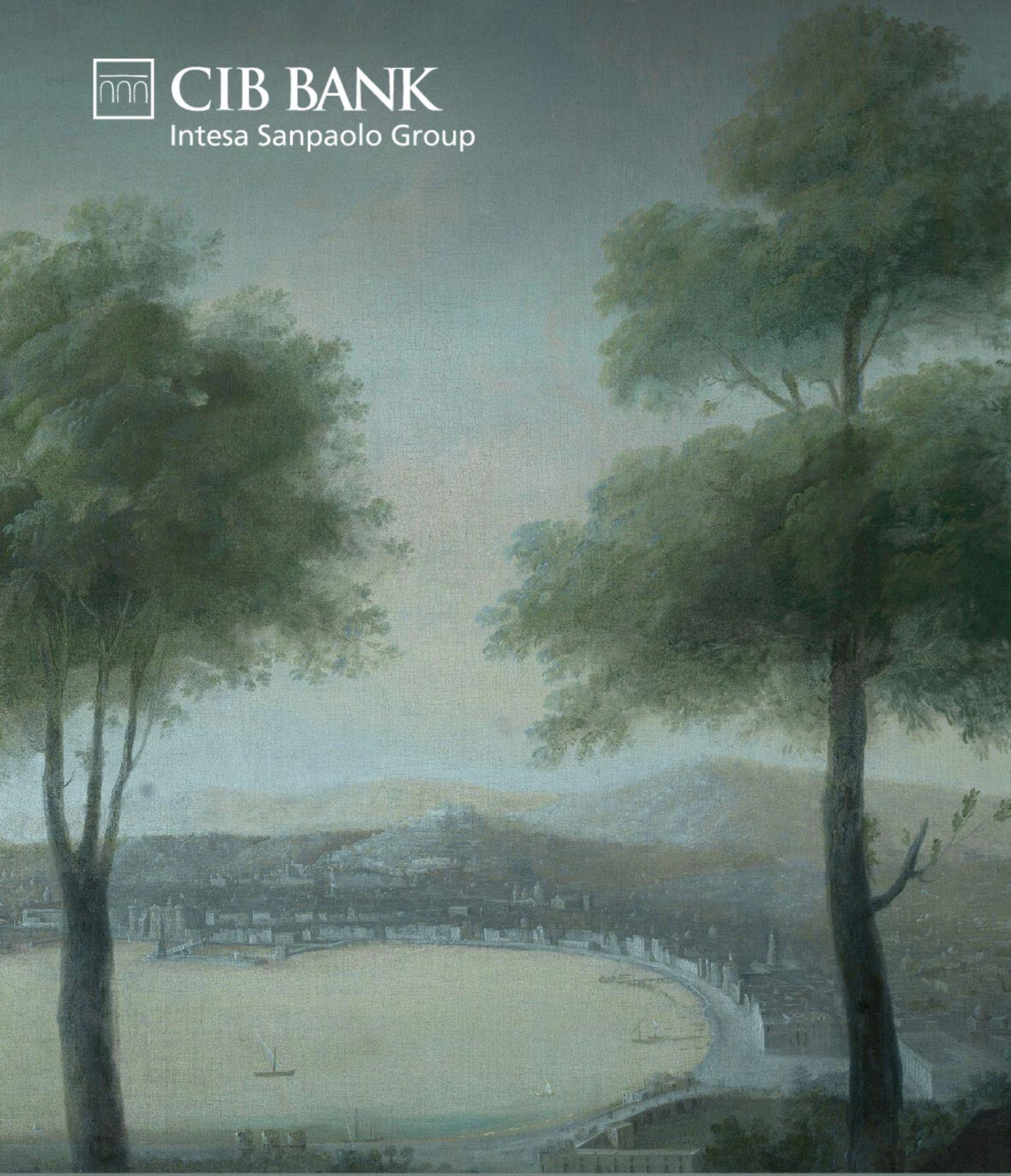
CIB BANK
Intesa Sanpaolo Group



CIB GROUP SUSTAINABILITY OVERVIEW 2025

Content

1. OUR LEGAL STATEMENT

Dear Reader, you are currently reading a summary of the CIB Group's sustainability activities and achievements for the year 2025.

This overview is not to be regarded as a sustainability statement as defined by the Corporate Sustainability Reporting Directive (CSRD; Directive (EU) 2022/2464 on corporate sustainability reporting) or the Hungarian Accounting Act (Act C of 2000 on Accounting), nor as an ESG report under the Hungarian ESG Act (Act CVIII of 2023 on rules for corporate social responsibility that take into account environmental, and social aspects, and on the amendment of other related laws) The sustainability report under the CSRD is prepared by our Parent Company, Intesa Sanpaolo S.p.A., on a consolidated group basis; it is prepared in accordance with the European Union Sustainability Reporting Standards (ESRS) and covers the operations and results of the CIB Group. Stakeholders looking for Intesa Sanpaolo S.p.A.'s 2025 sustainability report can find it by clicking this link.

In this document, we aim to provide information to our local stakeholders exclusively regarding the sustainability performance related to the local operations, activities, and results of the Hungarian corporate group (CIB Group incl. its subsidiaries), as transparency and dialogue in Hungary regarding Group's sustainability practices and performance are of paramount importance to us. Our group has been reporting on its activities in the form of reports for nearly 20 years now; for the year 2025, we have compiled a condensed summary.

In preparing our sustainability overview, we took the Global Reporting Initiative (GRI) standards into account. Starting this year, we are reporting 'with reference to GRI', meaning that we present the relevant information or indicators by referring to the GRI standards and considering their logic and terminology, without committing to full GRI compliance.

In preparing this overview, we involved external experts and partners in addition to company employees, thereby ensuring its soundness. Through various market and sustainability stakeholders, we can gain an even better understanding of the needs of those affected by our activities, thereby better meeting their needs.

Statement on data collection, calculation, and disclosure

The data and information used in this report are the results of well-controlled processes. Most of the data (which are also included in Intesa Sanpaolo's consolidated sustainability statement) are consistent with the data provided in the consolidated report. The exception to this is the total headcount figure. This figure considers only so-called 'active' employees, that is, those who are not on long-term leave.

The published data is based on actual measurements and refers to the 2025 financial year. Where this differs, we indicate so in the relevant information.

The following abbreviations are used in this report:

- CIB Group: CIB, CIB Bank, CIB Group, Group
- Intesa Sanpaolo: ISP, Parent Company, Parent Bank, Intesa Sanpaolo Group, Intesa Sanpaolo S.p.A.

2. SUMMARY

The CIB Group has been regularly publishing reports on its sustainability performance since 2007. Sustainability principles are deeply embedded in CIB Group's operations and corporate culture, serving as a guiding compass for its day-to-day activities. In line with its parent company, Intesa Sanpaolo S.p.A., CIB Bank believes that sustainability principles are only credible if they are consistently reflected not only in strategy, but also in the organization's processes and daily operations.

In 2022, the CIB Group adopted the key strategic directions and objectives set out in its parent company's 2022–2025 business plan, which remained valid in 2025 as well.

- Increasing **commission income** generation capacity
- Increasing market share while maintaining portfolio quality
- Further developing and strengthening **digital sales** and strategy
- **Simplifying** processes and increasing the proportion of value-creating activities
- Modernizing the IT architecture, ensuring **stable operations**
- Implementing the ESG (environmental, social and governance) strategy
- Further strengthening employee motivation and **engagement**

Between 2022 and 2025, the bank implemented a comprehensive sustainability strategy that covered key areas such as risk management, product development, digitalization, and organizational operations. In recent years, CIB has introduced several new corporate and retail financing products—including green loans and products linked to government-supported programs—which have significantly contributed to the expansion of its sustainable portfolio. To support its customers, the bank has introduced advisory tools and questionnaires that facilitate credit decisions and draw customers' attention to the key role of sustainability; as part of its social responsibility efforts, it places special emphasis on financial education, supporting community initiatives, and programs that promote employee well-being, diversity, and professional development.

The CIB Group's strategic objectives include the further development of digital banking services, alongside the transformation of the branch network, the expansion of sustainable lending, the improvement of cost efficiency, and the increase of revenues while maintaining the high quality of the loan portfolio.

CIB Bank is a well-capitalized, stable financial institution with an excellent liquidity position. As a result of consistent efforts in recent years, it operates with a healthy portfolio of above-average quality (based on the portfolio quality data of the banking sector published by the MNB, https://www.mnb.hu/kiadvanyok/jelentesek/penzugyi-stabilitasi-jelentes), serving its clients reliably. The bank aims to play an active role in the continued development of the Hungarian economy.

The financial sector plays a key role in the transition to a greener economy. Accordingly, the bank is fully committed to implementing the Green Recommendation of the National Bank of Hungary (MNB). The coordination of these efforts is carried out by the ESG Committee under the mandate of the Management Board. The Committee is chaired by the Head of the Governance Division (Chief Governance Officer, CGO).

This document provides a detailed overview of the bank's sustainability-related performance in the 2025 financial year. The report presents the key topics that the bank considers material from the perspective of its local stakeholders and clients.

We kindly invite you to review this report and share your feedback and comments with us at ESG_Office@cib.hu, so that the CIB Group can continue to deliver high-quality performance for all its stakeholders.

3. METHODOLOGY

This overview provides information on the CIB Group's subsidiaries and organizational units in Hungary. In developing the content of this overview, we relied heavily on the results of various consultations held with external and internal stakeholders throughout the year, as well as on the latest professional guidelines; the identification of key topics was conducted with reference to the GRI standards.

In addition to the key strategic and corporate governance results, the overview examines the processes and outcomes related to the eleven material topics identified across four main sections:

1. Governance and Risk Management
2. Society
3. People
4. Environment and Climate Change

In the following sections, we describe how these material topics align with our strategy and what management approach we have adopted to appropriately address the associated risks and impacts. We also present our key achievements and major challenges.

- Reporting period: the 2025 financial year (corresponds to the financial reporting period)
- Reporting cycle: annual

Information on the material topics for 2025 and the process for determining them can be found in Chapter 4.5; the GRI Content Index is included in the appendix.

Entities included in the CIB Group's consolidated financial statements

Subsidiaries	Country of registration	Scope of Activity
CIB Bank Ltd.	Hungary	Commercial banking, factoring
CIB Leasing Co. Ltd.	Hungary	Financial leasing
CIB Rent Leasing and Trading Company Ltd.	Hungary	Operating lease
Recovery Ltd.	Hungary	Real estate management

4. IDENTITY AND PROFILE

4.1 Company presentation

CIB Bank is a subsidiary of the Intesa Sanpaolo Group and, with over 40 years of experience in Hungary, offers a full range of commercial and investment banking services. Leveraging its nationwide branch network and digital solutions, the bank served 461,115 customers, ranging from retail customers to businesses and institutions.

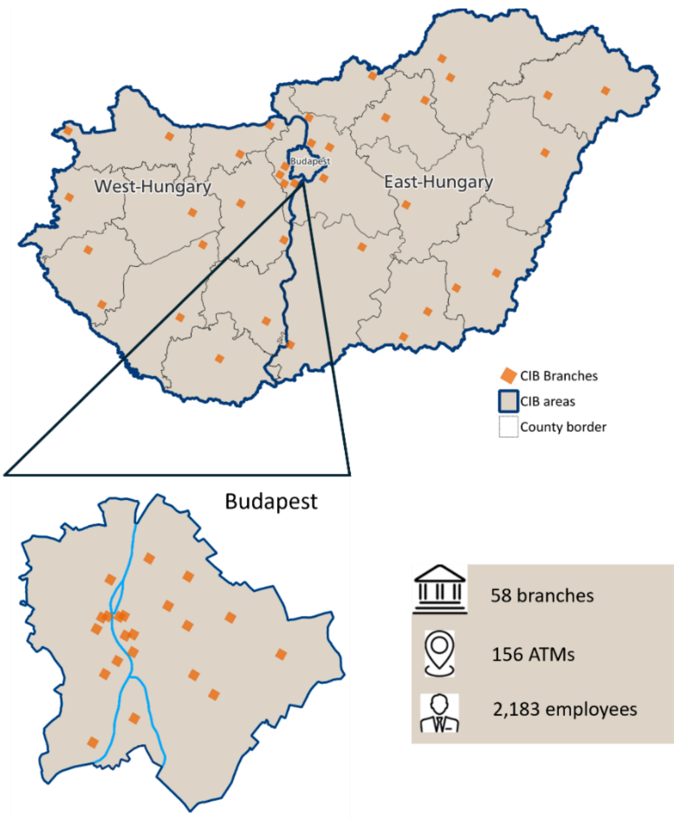
In addition to in-person banking, CIB Bank provides a wide range of electronic channels—including CIB Bank Online, the CIB Bank Mobile App, and the eBroker system—that enable fast, convenient, and secure financial transactions. The bank's operations are complemented by the services of its subsidiaries, supporting customers' diverse financial needs.

The Intesa Sanpaolo Group, which is one of the top banking groups in Europe and is the leader in Italy in all business areas (retail, corporate, and wealth management), has a strong and stable international presence: through its commercial banking subsidiaries, it operates in 12 countries across Central and Eastern Europe, the Middle East, and North Africa, while its network of experts supporting corporate customers is active in 24 countries.

At the end of 2025, Intesa Sanpaolo was Italy's market-leading bank with over 2,600 branches and approximately 13.9 million customers, while outside Italy it served over 900 branches and approximately 7.4 million customers across 12 countries. The Intesa Sanpaolo Group achieved outstanding financial performance: net income rose to €9.3 billion, the capital position remained strong (13.9% CET1 ratio), and the quality of the loan portfolio was reflected in a low non-performing loan ratio of 0.8%.

Digitalization and technological developments further strengthened the competitiveness of the business model, while ESG initiatives yielded tangible social and environmental impacts. This stable, sustainable operation provides a solid foundation for CIB Bank as well, enabling it to serve its customers as a member of a banking group that is reliable and creates long-term value.

The CIB Group's national presence and branch network



The bank had 58 branches nationwide, 2,183 employees, and 156 ATMs. It operates 19 branches in eastern Hungary and 18 in western Hungary, while it has 21 branches in Budapest. The number of employees and ATMs also indicates how significant the market is in the capital and its metropolitan area.

Based on the four-year growth strategy defined for the CIB Group, CIB's goal is to become its customers' primary bank. Key elements of this approach include simplifying banking processes, increasing customer satisfaction, and digitalization, which plays a prominent role in sales and the service model. Starting from 2024, the Sustainability Overview is published as a standalone document. A presentation of the ISP Group's business strategy, target group, and financial performance can be found in the annual report (CIB Bank Ltd. and its Subsidiaries Business and Management Report); click here to access it.

4.2 Group value and solidity

As a universal financial services provider, the CIB Group continued to strive to serve all its customer segments through long-term sustainable and profitable operations. Its strategy centered on the comprehensive digitalization of banking operations, including the development of back- and front-end processes, the optimization of sales channels, and the improvement of customer experience.

The sustainability strategy emphasized supporting customers' green transition, expanding sustainable financing solutions, and consciously managing climate and environmental risks. Within the bank's operations, digitalization and increasing the share of sustainable products contributed to the development of a more resilient and responsible business model.

The CIB Group delivered strong financial performance, which was reflected in the growth of both generated and distributed economic value. The owner's share was in line with the improving net income, while the dividend payout ratio remained at 70%. The bank's capital position remained outstanding, with the capital adequacy ratio standing at 20.7% at year-end, providing a stable foundation for future growth and sustainable operations.

Economic value generated and distributed

CIB Group (HUF million)	**2025**	
Economic value Generated	177,754	100.0%
Economy value distributed	144,495	81.3%
• *Employees*	35,124	19.8%
• *Suppliers*	23,091	13.0%
• *Government, organization, communities*	36,280	20.4%
• *Shareholder*	50,000	28.1%
Economic value retained	33,259	18.7%

4.3 Mission and values

Our guiding principles and values

In implementing the corporate mission, the ISP Group's strategy is aimed at creating solid and sustainable value over time, in economic, financial, social and environmental terms, built on relationships of trust with our stakeholders and based on the following values:

Integrity

We pursue our goals with honesty, fairness and responsibility, in full and true respect of the rules and professional ethics and in the spirit of the agreements signed.

Excellence

We set ourselves the goal of continuous improvement, forward thinking, anticipating challenges and fostering creativity aimed at innovation, both recognizing and rewarding merit.

Transparency

We are committed to making transparency the basis of our actions, our communications and our contracts to allow all those who have dealings with us to make informed, conscious and independent decisions.

Respect for specific qualities

Our aim is to combine large-scale operations with profound local roots and be a bank with a broad vision, which makes people and communities come first.

Equity, diversity and inclusion

We are committed to avoiding any discrimination in our conduct and to respecting differences in gender, gender identity and/or expression, emotional-sexual orientation, marital status and family situation, age, ethnicity, religious belief, political and trade union affiliation, socio-economic status, nationality, language, cultural background, physical and mental condition or any other characteristic of a person, including those related to the expression of their thoughts.

Listening and dialogue

We are committed to fostering a culture of active listening and constructive dialogue with all our stakeholders, listening to their expectations in the belief that open communication is a lever for continuous improvement behind excellent results and lasting relationships.

Values of the individual

The value of each single person is a guide for our modus operandi: we take care of people's health and safety to provide professional experience that respects physical and psychological well-being.

Environmental protection

We promote efficient and conscious use of all resources, avoiding waste and always favoring sustainable choices over time. We are committed to combating climate change, protecting nature and biodiversity, and supporting the transition to a sustainable, green and circular economy.

4.4 Voluntary commitment to domestic and international initiatives

International initiatives and memberships

UN Global Compact promotes corporate social responsibility through the adoption of ten fundamental principles relating to human rights, labor rights, the environment and combating corruption.

Equator Principles are guidelines for social and environmental risk assessment and management in projects, based on criteria recommended by the International Finance Corporation, a World Bank organization. The CIB Group has joined through its Parent Company, the Intesa Sanpaolo S.p.A. Group.

Membership in national initiatives

HuSiF: CIB Bank joined Hungarian Sustainable Investment and Forum Association (HuSif) in October 2025 when it was launched. The aim of HuSif is to support Hungary's investment and financial service providers in promoting the growth of sustainable investments in the country. The key to HuSif's operation is fostering close cooperation among the most important players in the sustainable financial ecosystem.

ISACA, Hungarian Chapter is the Hungarian entity of the Information Systems Audit and Control Association (ISACA), an international professional organization.

Hungarian Canadian Chamber of Commerce provides an excellent platform for develop commercial relationships between Canada and Central Eastern Europe.

Hungarian Banking Association is the interest advocacy organization of the Hungarian banking sector, coordinating and representing the official position of the banking community. Its main task is to represent the professional interests of its members.

The goals of **Hungarian Factoring Association** include interest representation and lobbying, training and continuing education, lectures, consultative forums, the exchange of experience, the dissemination of information and the development of financial culture in Hungary.

Hungarian Forex Society is the official interest advocacy organization of Hungarian foreign exchange, money market, derivatives and government securities dealers. Its objective is to deepen and develop the professional knowledge of those involved in foreign exchange, money market or capital market transactions, and to represent the interests of Hungarian commercial banks at the appropriate professional forums.

The **Hungarian Leasing Association** aims to raise awareness of asset-based financing as widely as possible in Hungary, and to collect and present objective information related to the financing of investment decisions for its member companies and customers (corporate and retail).

Through its services and programs, **Hungarian Advertising Association** provides a unique platform for all sectors of the industry to engage in dialogue and collaborative thinking and implement innovative ideas for the development of the industry.

Chamber of Hungarian Auditors represents the interests and professionalism of the audit profession.

The **Hungarian Marketing Association** is a national professional organization for marketing professionals, committed to shaping and promoting the role and value-creating potential of marketing. It brings together and represents the profession through projects and programs that reflect sectoral, educational, orientation, community, and social objectives.

The principal activity of the **Italian Chamber of Commerce in Hungary** is to liaise with the competent Italian and Hungarian authorities to jointly develop the measures necessary to increase the exchange of goods between the two countries.

The principal tasks of the **Hungarian Self-Regulating Advertising Body** are to develop the self-regulatory principles of advertising practice in Hungary, establish international relations, evaluate legislation related to advertising practice, provide a preliminary opinion on advertising campaigns, co-ordinate between member companies, present and disseminate the principles and practice of self-regulation, and communicate the society's needs and criticisms to the advertising industry.

Hungarian Public Relations Association is an organization that represents and protects the professional, ethical, individual and collective interests of PR professionals nationwide, and works to increase the recognition of the PR profession.

Hungarian Association for Sustainable Investment and Finance aims to support Hungary's investment and financial service providers in promoting the growth of sustainable investment in the country.

'We are Open' (Nyitottak vagyunk) is a non-profit organization that shows millions of people that creating an open workplace culture creates not only moral but also business value. Open organizations, where employees are judged solely on their actions and performance, are more successful and their employees more engaged.

The bank's partnerships with professional organizations also represent an important aspect of the bank's community relations. The interests of the various sectors of the economy and society are represented by the associations formed by stakeholders, each focusing on a clearly defined set of objectives. The CIB Group's participation in these organizations is important due to two basic reasons: firstly, it creates an opportunity to engage in professional dialogue, and secondly, it provides the bank group, and the bank sector, with a means of upholding and protecting its interests as part of a structured advocacy group.

4.5 Materiality analysis and stakeholder engagement

The bank's objective was to identify the environmental, social, and economic issues that reflect the impact of the CIB Group's operations and that provide stakeholders with a comprehensive picture of the bank's performance. Defining materiality criteria also supported the identification of risks and opportunities, as well as the development of relevant strategic directions. With reference to the GRI standard, the CIB Group conducted its annual review of material topics.

During the review process, primary stakeholder engagement was also conducted for validation purposes. External experts (media, corporate customers, banking sector) as well as leaders from several key internal areas of the CIB Group participated in confirming the material topics. As part of the process, a review was conducted of stakeholder expectations and the CIB Group's environmental, social, and economic impacts, as well as a comparative analysis of sustainability practices in the domestic banking sector.

The CIB Group's operations continued to be based on ongoing, two-way dialogue with its stakeholders, including employees, customers, shareholder, suppliers, and the broader social and environmental communities. Feedback collected through personalized communication channels helped the bank shape its operations and strategic priorities around sustainability topics relevant to both the bank and its stakeholders.

Target group	Stakeholders	Dialogue
Employees	All CIB Group employees, including temporary staff and interns	Employee satisfaction survey; internal communication, dialogues; events; volunteer work; internal policies
Customers	Retail, corporate, SME, and micro-enterprise customers, as well as municipal customers	Website; mobile app; customer surveys; CIB24; branches; complaint handling; public reports; marketing; business meetings
Shareholder	Intesa Sanpaolo Group	Annual and quarterly financial reports; performance reports; internal audit; strategic consultations
Suppliers	Domestic and international suppliers and subcontractors	Partner consultations; audits; official communications
Environment	The natural environment and future generations	Website; media
Community	Civil society organizations, local communities, the media, public authorities, and interest groups	Events, reports, press communications, partnerships, audits

Identification of material topics

Although there is a growing emphasis on ESG issues and considerations in the regulatory environment (e.g., the EU Pay Transparency Directive, the Hungarian ESG Act, or the MNB's revised Green Recommendation, etc.), these topics are either already covered by existing material topics, or their implementation has not yet had a significant impact on the year 2025.

In general, it can be said that amending the previous material topics is not necessary, as no changes of such magnitude or nature have occurred—whether in the business environment, the company's operations, or stakeholder expectations—that would justify such a change.

Material topics in 2025

1. Governance and Risk Management

- The CIB Group's value and stability
- Innovation, digital transformation, and cybersecurity
- Ethical business conduct

2. Society

- Service quality and customer satisfaction
- Supporting the community
- Access to credit and financial inclusion

3. People

- Protecting jobs
- Retention, training, diversity, and inclusion of the Group's employees
- Well-being, health, and safety of the Group's employees

4. Environment and climate change

- Transition to a sustainable, green, and circular economy
- Direct environmental impacts

Each material topic applies to all units of the organization.

Validation of the list of material topics

The ranking by dimension was based on the previous survey, and an internal and external expert assessment. The list of material topics was validated internally by the head of the ESG Office, the ESG Manager of CIB and the ESG Committee, and externally by ESG experts, professionals capable of adequately representing the stakeholder groups. The latest survey took place between December 2025 and January 2026.

Stakeholder interviews – key findings and summary

The stakeholders and experts involved in validating the materiality analysis confirmed that the CIB Group's materiality approach and list of topics are based on careful consideration, are aligned with the specific characteristics of the banking sector and include sustainability topics relevant to CIB.

Comments on CIB's future reporting practices

According to stakeholders, CIB's local, voluntary sustainability report creates significant value for Hungarian society and the financial market. It provides information highlighting domestic characteristics that do not appear in group-level reports, while reinforcing the bank's credibility and consistency. The report not only serves external transparency but also plays an important role in shaping internal attitudes. Stakeholders support the continuation of engagement practices.

Suggestions for improvement and changes

In the future, CIB should strengthen the report's role in supporting communication and stakeholders' dialogue, while clearly distinguishing between regulatory obligations and voluntary commitments. A key objective should be to present complex sustainability topics in a more accessible manner and to use visual tools to clearly illustrate the connections.

Impacts, risks, and opportunities in a domestic and international context

Potential and current positive and negative impacts		
Material topics	**Positive impact**	**Negative impact**
Group value and solidity	- Maximizing value creation and value distribution processes, and related distribution to shareholder/stakeholders (e.g. employees and suppliers). - Contributing to the growth of the Hungarian economy and the welfare system through tax contributions.	- The impact of a potential reduction in the value of the organization upon redistribution of value among shareholder/stakeholders. - Potentially unfair decisions regarding value distribution arising from imbalances in stakeholders' power and access to information.
Innovation, digital transition and cybersecurity	- Compliance with current regulations and correct data processing best practices for the benefit of stakeholder privacy. - Promotion of innovation and digital transformation processes. - Development of multidisciplinary applied research projects. - Supporting businesses and start-ups and the development and innovation programs that have an impact on the economy and society. - Supporting the development of innovative ecosystems. - Accelerating business transformation and supporting the long-term development of companies. - Spreading an innovative-driven mindset/culture through events and new educational formats. - Work-life balance of customers and employees.	- Breach of IT systems / intentional and/or unintentional compromise of data involving confidential information resulting in harm to the organization and direct or indirect impacts on the external environment. - Potential failure to manage innovation and digital transformation processes. - Possible exclusion of current or potential customers due to low levels of digital knowledge or skills.
Transition to a sustainable, green and circular economy	- Supporting customers in ESG/climate transition. - Contributing to activities related to the protection of natural capital. - Contributing to biodiversity protection through environmentally friendly practices.	- No or partial influence in sustainable development processes through specific investment and insurance instruments, with negative repercussions for the economic, environmental, social and governance dimensions.
Employment protection	- Positive impacts on employees and their professional/personal dignity (higher retention). - Ensuring the right of free association for all employees of the organization. - Promoting activities aimed at preventing child or forced labor within the organization and throughout its value chain.	- Deterioration of the professional/personal dignity of employees
Access to credit and financial inclusion	- Financial inclusion of vulnerable social groups, with consequent positive impacts on development and social mobility. - Improved access to credit and increased financial literacy within reference communities. - Loans to the third sector, with credit support and services provided to non-	- Limited access to financial services and financial discrimination faced by vulnerable social groups, with consequent negative impacts on development and social mobility. - Financial difficulties that threaten customers' ability to meet their basic needs.

	profit organizations to promote local initiatives.	
Quality of service and customer satisfaction	- High service quality and consequent customer satisfaction with positive repercussions for shareholder/stakeholders. - The customers' well-being. - Sustainable economic growth.	- Low customer satisfaction due to potential ineffective/inefficient management of disputes/complaints and customer relationship. - Customer health and safety. - Service digitization.
Integrity in corporate conduct	- Raising awareness of, and fostering, an ethical and human rights-based culture among management, employees, business partners and other stakeholders - Sustainable economic growth	- Possible cases of non-compliance and human rights violations within the organization and along the value chain - between ethical conduct and norms under national business practices within the CIB Group. - Potential infringements or negative economic impacts resulting from conflicts
Retention, enhancement, diversity and inclusion of the Group employees	- Competitive employee remuneration. - Creation of opportunities for workplace and professional development. - Development of employee skills through targeted training - Recruitment games and international talent search program for talent selection. - Renewal and continuous updating of the career site; studying and using new social media channels - Management of gender equality in the selection and career programs	- Increasing staff turnover and loss of key know-how and skills - Decreased employer attractiveness due to references to targets not related to traditional core activities and due to not compliance with Code of Ethics
Direct environmental impacts	- Promotion of energy efficiency initiatives and the use of renewable energy sources within the organization, resulting in a consistent reduction in greenhouse gas emissions - Reduction of paper waste and material use	- Potential increase in energy consumption (within the organization and along the value chain) and the associated increase in greenhouse gas emissions. - Contribution to climate change through indirect greenhouse gas emissions. - Difficulties in adapting to climate change due to site, building and infrastructure conditions
Well-being, health and safety of the Group's employees	- Positive impacts on the employees' health, safety, and well-being (e.g. reduction in occupational accidents/diseases). - Employee benefits/well-being - Support for parental leave.	- Potential negative impacts on the employees' health, safety, and well-being (e.g. increased accident rates)
Community support	- Social investment through locally supported infrastructure, services, social and cultural initiatives - Support for local development through donations and contributions in kind. - Support to address social needs and requirements - Fostering youth education and employability. - Commitment to the promotion of culture - Partnerships with education systems and non-governmental organizations focusing on diversity and inclusion.	- Projects and activities – e.g. environmental, social – with current and/or potential negative impacts on the development of local communities - Decline in local corporate citizenship and community engagement due to economic priorities

Related trends, risks and opportunities		
Material topics	**National and international trends and objectives**	**Risks and opportunities**
Group value and solidity	- Globalization and competitiveness. - Evaluation of long-term scenarios including climate related risks and opportunities. - Promotion of transparent and efficient financial markets. - Dissemination of ESG values and culture. - Assessment of the financial implications linked to ESG impacts.	- Credit quality. - Efficient use of capital and diversification. - Attracting sustainability-conscious investors. - Management of business, ESG and reputational risks. - Changes in the organizational structure - Sustainable economic growth.

Related trends, risks and opportunities		
Material topics	**National and international trends and objectives**	**Risks and opportunities**
Innovation, digital transition and cybersecurity	- Digital transformation/Digital identity, online payments, and billing. - New technologies to ensure greater accessibility and effectiveness and excellence in the services provided - Digital customer experience - Dissemination of the use of home banking services - Application of artificial intelligence and robotics	- Compliance and data breach risk management - Service quality - Privacy protection - IT risk - Market and services diversification - IT and cybersecurity - Inclusion/exclusion of customers
Transition to a sustainable, green and circular economy	- Support the growth of demand and supply of low carbon products and services - Transition to a sustainable economy through a collaborative network and the promotion of circular development models - Support for loans for environmental projects - Identification, management and reporting of governance, strategy, climate risk management, climate related objectives promoted by the Task Force for Climate Disclosure (TCFD) - Promotion of actions aimed at mitigation and adaptation to climate change - Increasing attention to the protection of biodiversity and ecosystem services - Customer assessment and inclusion/exclusion processes based on ESG criteria. - Increased ESG data and reporting demand and requirements.	- Risks linked to climate change - Management of reputational and ESG risks in loans and insurance products - Sustainable investments and investment projects. - Sustainable infrastructure, cities, and economies
Employment protection	- Uncertain employment conditions due to war situations and economic recession. - Consultation with, including and integration of employees. - Continuity of employment/Welfare, well-being initiatives promotion, and social safety nets - Flexibility of employment	- Labor law risks - Changes in the organizational structure - Preserving knowledge - Human rights
Quality of service and customer satisfaction	- Growth in bank deposits and increase in loans, due to or in relation to the uncertainty linked to the social and geopolitical environment. - Business continuity and customer satisfaction - Reorientation of the financial system towards an offer that incorporates the ESG criteria - Customer health and safety. - Service digitization	- Proximity to customer and operational streamlining - Product innovation and service models - IT risk - Reputational risks associated with the application of ESG factors/criteria - Access to products and services
Access to credit and financial inclusion	- Increased levels of financial education, including in terms of sustainability - Integration of ESG risk factors into credit management	- Management of reputational and ESG risks in loans - Applying Guidelines for Environmental, Social and Governance Risks Concerning Lending Operations
Integrity in corporate conduct	- Spread of organized crime - Incentives for ethical conduct - Fight against active and passive corruption - Protection of free competition Compliance with labor laws - Privacy, cyber and data security - Prevention of money laundering - Anti-fraud - Legal pressure to set up effective complaint management and whistleblowing systems.	- Corruption prevention - Compliance and data breach risk management - Investments in sensitive sectors - Fight against organized crime - Raising awareness of human rights. - Sustainable economic growth. - Potential conflicts with trade unions and deficiencies in the application of the right to collective bargaining as reputational risk.
Well-being, health and safety of the Group's employees	- Attention to appropriate corporate climate supporting sustainability - Attention to employees' health and safety - Dissemination of welfare and well-being methods and practices - Application of protocols for the prevention and mitigation of biological risks	- Employee engagement and satisfaction - Corporate well-being and welfare initiatives - Work-life balance and flexibility. - Management of employees' health and safety risks - Burnout

Related trends, risks and opportunities		
Material topics	**National and international trends and objectives**	**Risks and opportunities**
Retention, enhancement, diversity and inclusion of the Group employees	- Incentives for the banking advisor to actively assist in disseminating ESG products. - ESG criteria in the incentivization and inclusion of employees. - Gender diversity, equal treatment, and inclusion. - Adoption of performance assessment models that incorporate ESG elements. - Increased accountability requirements regarding diversity, equity and inclusion data and impacts.	- Employee engagement and satisfaction. - Talent attraction. - Budget and resources for training. - Enhancement of human resources.
Direct environmental impacts	- Reduction and reporting of atmospheric emissions to combat climate change. - Responsible use of energy and natural resources. - Waste management. - Clean and accessible energy and water - Promotion of concrete climate actions - Dissemination of the environmental protection culture	- Increasing environmental awareness and behavior change - Operational protection in risk situations - Impact on costs and business investments - Employee engagement and inclusion.
Community support	- Social and economic development of local communities - Strengthening cooperation to achieve global sustainable development objectives - Dissemination of social finance instruments - Increase in social inequalities - Rising average age of the population	- Brand enhancement. - Group's leadership in society for the dissemination of the sustainability culture - Promotion and measurement of activities with high social impact - Management of current sociodemographic changes

5. GOVERNANCE AND RISK MANAGEMENT

Material topics

- The Group's value and stability
- Innovation, digital transformation, and cybersecurity
- Ethical business conduct

Why are these topics material?

The bank's ESG approach continued to be defined by responsible decision-making, transparency, and consistent group values. These principles play a key role in maintaining the trust of customers, investors, and regulatory authorities, as well as in ensuring stable and predictable banking operations.

By leveraging digitalization and innovation, the bank streamlined its processes, responded more quickly to market demands, and delivered a modern customer experience. Cybersecurity remained a priority, ensuring the protection of customer data and the reliability of digital services.

The bank's public image and reputation are strengthened by compliance with regulations, the consistent application of anti-corruption measures, and the operation of effective internal control systems, which together support responsible and ethical banking practices.

5.1 Governance structure

Until October 31, 2016, the bank's highest decision-making body was the General Meeting. Since November 1, 2016, Intesa Sanpaolo S.p.A. has been the sole owner of the bank.

Supervisory Board

The Supervisory Board is the Group's highest controlling body. Its members are chosen by the Sole Shareholder practicing the authority of the supreme decision maker. The Supervisory Board has its own rules of procedure. It is the duty of the Supervisory Board to oversee the Group's executive management and administrative procedures, business management, trading and other relationships, in accordance with the provisions of the Group's Statutes.

As of December 31, 2025, the Supervisory Board of CIB Bank consisted of seven members, including three women.

Audit Committee

The Audit Committee supports the Supervisory Board's activities in the areas of internal audit, risk management, accounting, compliance, and anti-money laundering.

As of December 31, 2025, CIB Bank's Audit Committee consisted of three members, one of whom was a woman.

Risk Management Committee

The Risk Management Committee supports the Supervisory Board in overseeing the risk appetite framework and the Group's risk strategy, as well as in the implementation of the approved risk strategy.

As of December 31, 2025, CIB Bank's Risk Management Committee consisted of three members, one of whom was a woman.

On March 5, 2026, the Risk Management Committee was transformed into the Risks and Sustainability Committee.

Nomination Committee

The Nomination Committee is responsible for making recommendations to the sole shareholder regarding the appointment of members of the Management Board and the Supervisory Board, as well as for reassessing the suitability of members.

As of December 31, 2025, CIB Bank's Nomination Committee consisted of three members, one of whom was a woman.

Remuneration Committee

The Remuneration Committee is responsible for overseeing the compensation of Board members and risk-takers, as well as preparing related decisions in accordance with applicable laws, regulatory requirements, and the Intesa Sanpaolo Group's compensation policy, subject to the approval of the Supervisory Board.

As of December 31, 2025, CIB Bank's Remuneration Committee consisted of three members, one of whom was a woman.

Management Board

The Management Board is the Group's management body. Its members are chosen by the Sole Shareholder practicing the authority of the supreme decision maker in keeping with the Group's Statutes. The Management Board has its own rules of procedure. The duties of the Management Board include making all decisions related to the management of the Group that are outside of the Sole Shareholder's scope of authority, in accordance with the law or the Group's Statutes.

As of December 31, 2025, there were no female members on CIB Bank's seven-member Management Board.

Governance, Compliance, and Diversity in the bank's Operations

CIB Bank's Organizational and Operational Regulations (OOR) clearly set forth the principles of responsible business conduct: the bank rejects all forms of discrimination and corruption and ensures equal treatment in accordance with EU regulations. Based on legislation, compliance and risk management rules, as well as the Intesa Sanpaolo Group's Code of Ethics, the CIB Group ensures legal and ethical compliance through transparent decision-making and ethics training.

CIB Bank ensures equal treatment for all employees, promoting diversity and an inclusive workplace environment.

CIB Group management positions and proportion of women

Headcount (persons)*	2025		
	Total headcount	Number of women	Proportion of women
At Management Board level	18	3	17%
At Supervisory Board level	17	6	35%
Management Board Level 1	40	15	38%

* The figures above are aggregated and apply to all entities within the CIB Group, as well as to positions held on management bodies (a single individual may hold multiple positions).

Internal audit and risk management

The bank has adopted a three-tier Integrated Internal Control System. This model provides for the following controls:

Level I – Controls embedded in day-to-day operations:

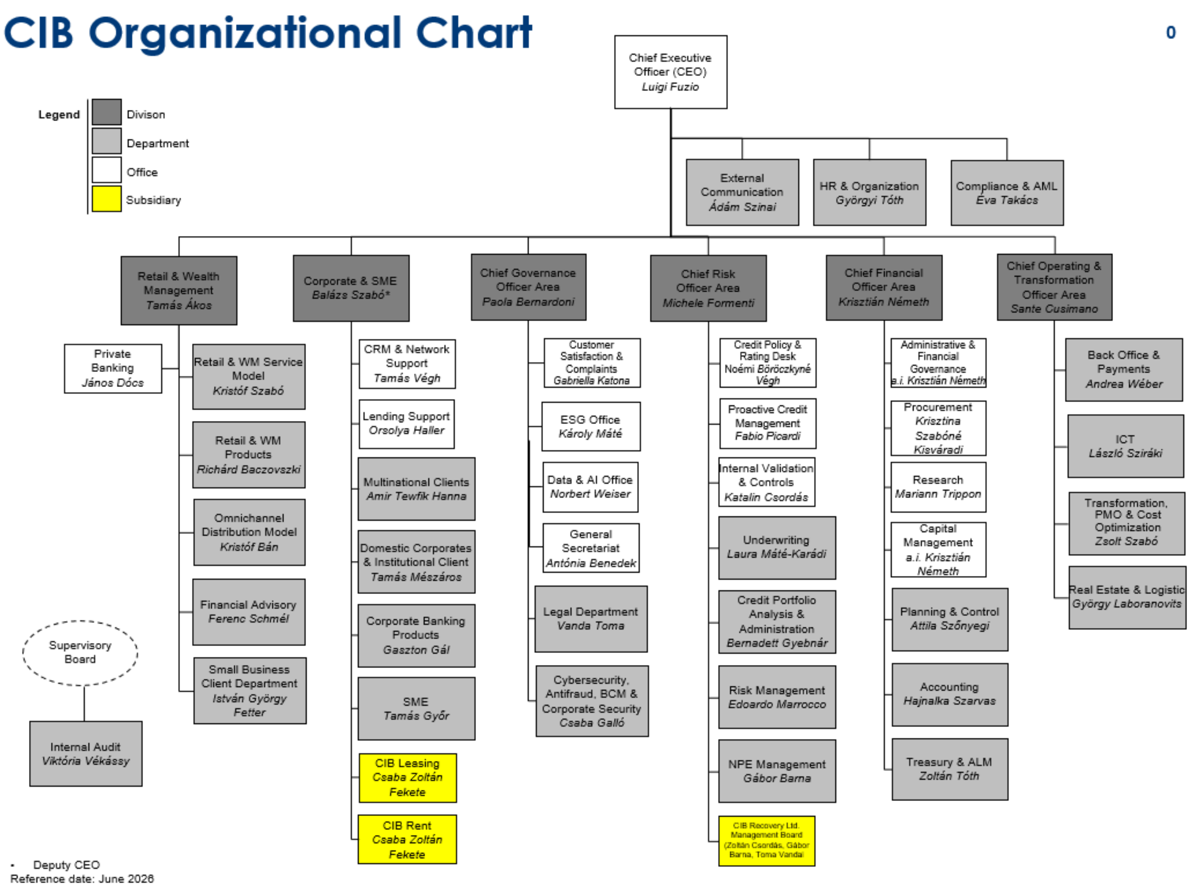
Business and operational units ensure compliance with regulations by embedding controls into their own processes.

Level II – Independent risk and compliance controls:

Compliance, Anti-Money Laundering, and Risk Management define risk management principles and oversee their application.

Level III – Internal Audit:

Internal Audit regularly and independently reviews whether controls are functioning appropriately, effectively, and reliably.



Sustainability in governance, ESG management

In accordance with the MNB's Green Recommendation, CIB Bank has established a transparent organizational structure to carry out ESG tasks, in line with corporate governance guidelines. The Head of the Chief Governance Officer Area, appointed as ESG Manager, ensures that ESG priorities are represented at the senior management level. An ESG Committee has been established, which meets every two months and, with the participation of senior executives, ensures strategic oversight, monitoring of results and continuous reporting to management. The committee supports the integration of ESG considerations into business strategies, monitors changes in the regulatory environment, and identifies business opportunities and risks related to sustainability. To coordinate operational tasks, an ESG Office was established in 2024; its activities are complemented by an ESG Project that coordinates IT developments. The bank's ESG governance model is based on the Intesa Sanpaolo Group's internal guidelines and is implemented accordingly. A unified approach within the group is further reinforced by regular professional consultations among the ESG leaders of the member banks.

5.2 CIB Bank's commitment to the recommendations

The MNB Green Recommendation

The MNB Recommendation No. 47/2021 (IV.14.) sets out guidelines on climate change and environmental risks, as well as on the integration of environmental sustainability considerations into the activities of credit institutions, which the MNB revised in 2022 and again in 2025, and which was published in March 2026. The recommendation in effect in 2025 sets out expectations regarding the management of climate change and environmental risks and establishes specific deadlines for expectations that are more detailed than those in the previous version. The MNB Recommendation No. 10/2022 (August 2) includes the following:

- The MNB's recommendation provides guidance to banks on the uniform management of expectations related to climate change and environmental risks
- Its aim is to ensure that environmental sustainability considerations are consistently reflected in banks' business operations, while increasing transparency and the predictability of law enforcement

- The recommendation applies to all domestic credit institutions and primarily sets out requirements in the areas of business strategy, business model, and corporate governance to ensure that the identification and management of environmental risks become part of day-to-day banking decisions

Introduction of the MNB ESG questionnaire

Based on the MNB's recommendation, banks are required to take environmental, social, and corporate governance considerations into account when extending large corporate loans, a process supported using a standardized questionnaire. The regulation took effect in the summer of 2025 but currently applies only to a limited group of clients, primarily large companies operating in industries with significant environmental impacts.

Based on the most recent amendments, micro- and small enterprises are exempt from this obligation until mid-2027, so completing the questionnaire currently affects only a negligible number of clients. Accordingly, the bank did not yet have sufficient experience to draw meaningful conclusions.

CIB Bank actively worked to establish operations in line with the MNB's ESG-related recommendations, supporting sustainable and responsible banking practices.

ESG training

CIB Bank's Parent Company, Intesa Sanpaolo S.p.A., organized a variety of ESG-themed training sessions for the bank's employees. Topics included: ESG and Social Lending Credit Product Criteria and Practical Approach, an ESG & Credit Risk webinar, ESG Climate Transition Plans, Updates on ECA tool, ESG and Reputational Risk Clearing Process and ESG Biodiversity Indicators in Banking.

In addition to the above, our employees have also participated in the mandatory trainings on Modern Slavery, CSRD – Corporate Sustainability Directive, Group Internal Code of Conduct, as well as sectorial workshops on Metal and Textile and the "Circular Economy / Green and S-loan financing" training.

Employees spent 12,307 training hours on ESG-themed courses. The 'ESG in Lending' e-learning course was available on our IntrApp platform. The bank's talent program, Talent University, dedicated an entire day to ESG topics. The bank supported the ESG studies of several employees, thereby helping to ensure that our employees' knowledge remains up-to-date and aligned with changing expectations.

The year concluded with a lecture by Zoltán Pogátsa, a renowned academic expert, which focused on the future of the sustainable economy. The speaker sought to answer what principles a truly sustainable economic model could be based on, where Hungary stands today on this path, and what role the banking sector can play in this.

Implementation and governance of Code of Ethics

The Intesa Sanpaolo Group Code of Ethics, which has been adopted by the CIB Group, sets forth the fundamental values and principles that guide the bank's social and environmental responsibility. The purpose of the Code is to promote fair, transparent, and responsible conduct for all stakeholders—customers, employees, and partners.

The bank operates ethical mechanisms that enable the identification of ethical risks and allow stakeholders to seek advice or file reports, even anonymously. In line with Intesa Sanpaolo Group practices, CIB also has a local ethics ombudsman and an Ethics Committee, which supports the investigation of reports, as well as the drawing and sharing of lessons learned.

CIB aims to base its operations on sustainable development and responsible corporate governance. The values enshrined in the Code of Ethics are upheld through high-level governance and decision-making processes, contributing to the bank's stable, reliable, and long-term sustainable operation.

Ethical company, responsible operation

The bank received mainly general ethical inquiries from its employees. Four reports were received from customers regarding employee conduct.

The CIB Group Code of Conduct is based on the values set forth in the Code of Ethics and provides clear guidance on the expected fair, law-abiding, and exemplary behavior. The Code places special emphasis on preventing corruption, ensuring transparent handling of gifts, and operating in a non-discriminatory manner. Violations of the rules result in consequences, ensuring consistent and responsible operations.

The bank's responsible corporate governance also includes anti-money laundering measures, the management of conflicts of interest, and the operation of risk management and internal control systems. These are overseen by designated professionals.

5.3 Managing environmental, social and governance risks

To integrate ESG considerations, meet regulatory obligations, and comply with the MNB's Green Recommendation, the CIB Group continued to develop its banking ESG policy. To this end, it identified and analyzed ESG risks; the table below provides a few examples.

E (environmental)	S (social)	G (governance)
Physical - *Acute*: flash floods, fires, storm damage. - *Chronic*: rise in average temperature, drought.	**Human rights issues**: - Reducing gender discrimination, proportion of female managers.	- Inadequate management of E and S risks avoiding greenwashing.
Transitional risks - Adapting to policy and regulatory changes, keeping knowledge up to date. - Technological changes. - Changes in consumer behavior.	- Health indicators, preventive programs.	- Corruption, transparency.
	- Working conditions: e.g. conditions for working from home and in the office.	- Non-compliance with corporate governance codes.

Risk management and control are essential for reliable and sustainable value creation, as well as for protecting the Group's financial strength and reputation.

The Risk Management Department oversees ESG risks and monitors the processes associated with group-level risk categories, such as

- credit risk,
- market risk,
- liquidity risk,
- reputational risk,
- operational and non-compliance risk.

The established ESG risk management framework consists of the following key elements:

- Industry/sector-level ESG risk profiles
- Individual client/transaction-level ESG risk profiling based on specific assessment procedures

Dedicated ESG risk controls in the form of:

- financing exclusions and restrictions
- safeguards (e.g., limits, KRIs) as part of the risk appetite framework.

Intesa Sanpaolo S.p.A. establishes general restrictions to prevent the financing of activities and/or projects that have particularly significant negative environmental and social impacts. Intesa Sanpaolo S.p.A.'s policy serves as the guideline for ESG risks.

In 2025 the Intesa Sanpaolo Group implemented a specific policy "Rules on biodiversity and nature", recognizing the impacts and risks arising from biodiversity loss and pollution, the benefits that can be achieved through the conservation and restoration of nature, as well as the crucial role that financial institutions can play in this area.

In this context, CIB does not finance:

- new projects implemented in highly protected natural areas (such as World Heritage sites, wetlands, and protected areas),
- environmentally controversial projects that pose significant natural or reputational risks, and
- activities planned in countries where certain fundamental international environmental conventions are not enforced.

Through this approach, the CIB Group contributes to the preservation of natural resources and supports long-term sustainable and responsible business practices.

Furthermore, the bank does not provide financing to companies or projects linked to active armed conflicts, human rights violations, or forced or child labor, and excludes certain activities that pose particularly high sustainability risks based on a specific Intesa Sanpaolo Group's framework.

Responsible operations are supported by an ESG exclusion list (Top Polluters and the Controversial companies list), sectoral assessment, and ESG counterparty score, which help the bank identify and manage the most significant ESG risks.

The bank continuously monitors which ESG issues are most significant for its operations and loan portfolio, and uses this information to refine its internal policies, processes, and control mechanisms; Thus, sectors sensitive from an ESG perspective, such as.

- Agriculture, fishery, livestock
- Automotive – Manufacturing
- Chemicals, Rubber and Plastic
- Coal mining
- Construction Materials - Concrete, lime and plaster
- Defence
- Forestry
- Gambling
- Metals - Non-ferrous metals
- Metals - Steel industry
- Mining
- Oil and Gas
- Power generation
- Tobacco

receive special attention.

As a member of the Intesa Sanpaolo Group, CIB Bank has joined the Equator Principles initiative and is committed to responsible resource management and the continuous reduction of direct and indirect environmental impacts.

In the CIB Group, in line with the guidelines of Intesa Sanpaolo, within the ESG individual assessment framework, transactions are classified into the following ESG risk categories:

I. low: counterparty/transaction with irrelevant ESG and reputational risk profile and/or a development plan consistent with the transition to a more sustainable economy with lower CO2 emissions;

II. medium-low: counterparty/transaction with low ESG and reputational risk profile and/or a development plan consistent with the transition to a more sustainable economy with lower CO2 emissions;

III. medium: counterparty/transaction that presents critical ESG and reputational risk profile, but which is characterized by a development plan aimed at the transition to a more sustainable economy with lower CO2 emissions or which does not present critical issues on ESG and reputational risk profile, but is characterized by a weak or incomplete strategy in relation to the transition to a more sustainable economy and lower CO2 emissions;

IV. medium-high: counterparty/transaction that presents significant criticalities on ESG and reputational risk profile and/or a weak or incomplete strategy in relation to the transition.

Human rights risks

CIB Bank ensures respect for human rights in accordance with the Intesa Sanpaolo Group's uniform guidelines. The bank is committed to complying with the UN Guiding Principles on Business and Human Rights and maintains a zero-tolerance policy toward forced labor, child labor, and all forms of discrimination.

Monitoring reputational risks

The bank works to prevent reputational risks through a rigorous corporate governance framework, proactive risk management, and transparent operations.

In accordance with the guidelines of the Intesa Sanpaolo Group, the CIB Group:

- assesses ESG and reputational risks in advance when making business decisions, investments, and establishing partnerships,
- monitors its online reputation, considering risks related to ESG and climate issues,
- integrates ESG considerations into its investment and advisory services to support clients' sustainability goals.

This approach helps the bank remain a stable, responsible, and credible partner for its clients in the long term.

5.4 Innovation, digital transformation, and cybersecurity

Material topics

- Innovation
- Digital transformation
- Integration of physical networks and online structures
- Cybersecurity

Why are these topics material?

CIB Bank aims to provide simple, easy-to-understand, and secure solutions tailored to its customers' needs. In its operations, the bank places a strong emphasis on IT and physical security, while maintaining transparent and responsible relationships with its customers.

Performance indicators and results achieved

Material topics	Projects	Measures / Results for 2025
Innovation, Digital Transformation, and Cybersecurity	Increasing the proportion of CIB Group customers who use digital services	- Percentage of CIB Group customers using digital services: 80.90% - Percentage of CIB Group customers who purchased a new product or service through digital channels: 43.96%

The percentage of new customers taking out personal loans is steadily increasing at the bank, and their engagement can help boost the share of digital sales.

COMPANY POLICIES

CIB Bank's digital development efforts build on the successful transformation of recent years, with the goal of making an increasing number of products and services available digitally, thereby simplifying customers' day-to-day banking. The bank is committed to secure and customer-friendly digitalization, in line with the MNB's guidelines on digital transformation.

IT and cybersecurity are top priorities: the bank operates in accordance with an annually approved IT security plan that protects customers' data and financial security. Risk prevention and management are supported by clear lines of responsibility, control mechanisms, and ongoing awareness-raising—not only among employees, but also among customers and partners.

CIB Bank aims to make banking more convenient for its customers by providing easily accessible digital solutions, particularly through the development of mobile and online banking channels. For premium customers, the bank is continuously expanding its wealth management, insurance, and banking services, providing consistent, high-quality service both online and through its branch network.

The bank pays special attention to the needs of younger generations and, in addition to sustainable digital solutions, actively participates in financial and digital education. Among retail customers, the proportion of those using digital channels remains above 80%.

In the corporate business segment, CIB Bank aims to strengthen its service offering to SMEs and large corporations by simplifying digital processes and expanding its financial, treasury, and international services. For international companies, the bank relies on close cooperation with the Intesa Sanpaolo Group.

The bank has also laid the groundwork for ESG-conscious lending and strives to reduce the environmental and social impacts of its products and services. It supports this through responsible decision-making, transparent customer communication, simplified processes, and mindful advertising practices.

Solutions for retail customers

Within the Intesa Sanpaolo Group, CIB Bank has been given priority in the rollout of new digital solutions. As a result, the bank has developed a high-quality portfolio of digital solutions for its customers, ranging from traditional online banking services to the digital onboarding process.

Online personal loan applications and account opening for new customers

CIB Bank has taken a pioneering role in developing the digital customer experience: since 2021, customers have been able to open a current account via the mobile app. This simple, fully digital process allows customers to open an account in just a few steps, without visiting a branch, in a matter of minutes.

The bank is also expanding its range of digital lending solutions. Personal loans can be applied for entirely online via the mobile app, while mortgage and home loan applications are also available via video call, eliminating the need for customers to visit a branch. These solutions enable more convenient, faster, and more flexible banking.

Website

The platform, designed in accordance with the Parent Bank's standards, continues to offer online sales (for current accounts and personal loans) as well as a chat function enhanced with a chatbot that serves customers 24 hours a day (not artificial intelligence, but a guided chatbot). The entire website design is responsive, meaning the interface is optimized for all devices (including tablets and mobile phones).

CIB Bank Mobile App

The CIB Bank Mobile App further strengthened its position and has been the bank's most important digital channel for several years now. By the end of the year, the number of customers using digital channels had grown further: 318,765 retail and 49,759 corporate customers had access to CIB Bank Online and/or the mobile app. The app's development was built on a new technological foundation, making additional convenience features available, such as the quick blocking or replacement of bank cards.

The Remote Offer service remained exceptionally popular, allowing customers to manage their affairs remotely and paperless—whether from home or at a branch. In 2025:

- 44% of overdraft applications,
- 45% of personal loans,
- 70% of credit card applications

were already processed through the Remote Offer feature.

Digital and paperless processes not only speed up and simplify administrative procedures but also support the bank's ESG goals by reducing the environmental impact of administrative tasks and enhancing customer convenience.

Installation of ATMs capable of accepting cash deposits

CIB Bank further expanded its network of ATMs capable of accepting instant cash deposits. By the end of the year, 70 ATMs with this feature were available to customers, representing nearly 45% of the total ATM network, making everyday financial transactions faster and more flexible.

Corporate solutions CIB Business Online – Corporate Internet Banking

CIB Business Online remained the primary digital banking channel for corporate clients, supporting the day-to-day banking operations of more than 17,000 small and medium-sized enterprise clients. Replacing previous paper-based processes, the platform offers more than 40 fully digitized transaction processes, simplifying the management of business finances.

During the year, developments were primarily focused on ensuring technological and regulatory compliance. QR code payments and online balance updates became available in the mobile app, further simplifying daily cash flow management. Through digital customer service and paperless solutions, corporate clients can manage their finances more quickly and conveniently.

Building on feedback from corporate clients, CIB Bank is continuously expanding its services: development of the payment request API was completed, which will make new automated solutions available in the coming period.

Key Features of CIB Business Online:

- CIB Business Online provides a reliable, flexible solution for corporate clients, as it is available around the clock, can be used by multiple users with different access rights, and allows for remote banking, including biometric authentication.
- The service is device-independent and supports both single and joint signatures, making it a perfect fit for various corporate operating models.
- The security of banking transactions was guaranteed by state-of-the-art authentication solutions compliant with PSD2. The ViCA virtual authentication built into the mobile app offers convenience and a high level of protection, while token-based authentication remains available based on customer needs.
- CIB places a high priority on preventing fraud and keeping customers informed, which includes issuing regular, targeted alerts.

International Confirming – Supply chain financing

Confirming is the Intesa Sanpaolo Group's digital supply chain financing solution, which continued to effectively support collaboration between companies and liquidity management. The state-of-the-art platform simplifies and accelerates cross-border commercial transactions while strengthening the relationship between buyers and their suppliers.

For suppliers, Confirming provides rapid access to the value of receivables, improving working capital and financial stability. For buyers, it offers a flexible tool for managing payment terms, contributing to the predictable and sustainable operation of the supply chain.

The solution continued to support secure, digital, and responsible financing for all participants in the supply chain.

Documentary services

CIB Bank's trade finance solutions continued to mitigate credit risks between buyers and sellers, supporting domestic and international transactions. The bank offered a wide range of documentary products—including letters of credit, bank guarantees, and documentary collection solutions—which enhance transaction security and trust between parties.

CIB focuses particularly on serving businesses in the agricultural and food industries, as well as construction and renewable energy investments. The bank aims to contribute to higher value-added, sustainable production in these sectors and to support the stable and responsible development of the economy in the long term.

Leasing online car financing calculator

Digital solutions are also playing an increasingly important role in the field of leasing financing, with many customers now finding out about financing options online. The online calculator available on CIB's leasing website was also an important source of information: 25,774 visitors used the site to review the terms and conditions of various schemes during the year.

Interested parties can request a personalized online offer or request a callback to receive detailed information. The digital channels are complemented by the support of banking experts, who accompany customers from documentation to financing implementation. This combined approach ensured convenient and transparent administration for those interested in leasing financing.

Digital solutions in branches

The bank continued to develop its new-generation branch network. During the year, the branch in the Allee Shopping Center opened in a renovated and new location, and a new, modern environment awaited customers in Tatabánya. These branches reflect the new branch approach of the Intesa Sanpaolo Group.

In the new branch model, digital solutions help simplify administration: customers can conduct their banking affairs on tablets, with the support of staff. Separate, discreet meeting rooms are available for matters requiring more complex decisions – such as loans or investments.

In 2025, CIB introduced front-desk customer management in its entire branch network, which ensures faster and smoother service. In addition, cashier transactions have become paperless in all branches: customers receive an electronic receipt, which can be accessed by email or through digital banking channels. These developments both improve customer experience and support the bank's sustainability goals.

Cybersecurity and data protection

CIB Bank considers the protection of its customers' data and IT systems a strategic priority and works in continuous cooperation with the domestic authorities to prevent cyber attacks. The bank's cybersecurity approach is risk-based and is built on three pillars: clear governance frameworks, effective control mechanisms and continuous monitoring of events.

The cybersecurity activity is supported by clear responsibilities and group-level guidelines, ensuring a high level of protection of data assets, infrastructure and customer interests. Risk management is supported by regular internal audits and annual risk assessments, which contribute to the continuous strengthening of the bank's resilience.

The IT security plan approved by the Management Board of CIB Bank ensured the structured management of cyber risks. The bank's goal is for cybersecurity to not only be a technological issue, but to become an integral part of everyday operations and organizational culture.

The most important initiatives for the bank

CIB Bank paid special attention to strengthening the digital security of its customers, especially in connection with the expansion of digital services. The bank continuously improved the resilience of its cybersecurity systems and further strengthened its fraud prevention controls, paying special attention to protecting customers who use digital channels less frequently.

As part of its responsible operation, CIB tightened the security controls of suppliers and external partners, ensuring that the entire lifecycle of services meets cybersecurity and business continuity requirements. In addition, the bank continuously strengthened its digital resilience and introduced new technological solutions in line with security measures.

Special emphasis was placed on informing and raising customer awareness: the bank also regularly shared clear warnings to prevent fraud and phishing attacks, including on the website, social media platforms, and through secure banking channels (application notifications, emails, SMS). This continuous communication contributed to customers being better prepared to respond to fraud attempts using the bank's name.

Number of employees participating in cybersecurity training: 2,115.

In February 2025, a significant phishing campaign was launched against CIB Bank, which the bank successfully stopped at an early stage in cooperation with the authorities, so that no successful phishing incident occurred. During the year, the bank identified one significant phishing attack in total.

CIB Bank continues to actively participate in the CyberShield (KiberPajzs) initiative of the Hungarian Banking Association, which serves to inform and raise awareness of customers. Rapid response and continuous cooperation contribute to ensuring that customers can use the bank's digital services safely.

5.5 Ethical business conduct

Material topics

- Combating corruption and anti-money laundering
- Protecting free competition
- Data protection
- Consumer protection
- Reporting whistleblowing

Why are these topics material?

For CIB Group, fair, transparent and law-abiding operations are a fundamental value, which is one of the most important foundations of trust in banking. The bank is convinced that ethical business conduct not only protects the rights of customers but also contributes to the development of a competitive economic environment and local communities.

CIB Group acts against corruption in accordance with the principles of the UN Global Compact, supports the protection of human and employee rights, and the enforcement of environmental protection aspects, and its operations are supported by the uniform guidelines and risk assessment system of the Intesa Sanpaolo Group.

CIB Bank attaches particular importance to compliance with external and internal rules, fair market conduct, which is supported by comprehensive compliance regulations, including in the areas of combating money laundering and terrorist financing, consumer protection, competition protection and compliance with international sanctions. CIB Group emphasizes active cooperation and prevention in these areas.

Performance indicators and achievements

Material topics	Projects	Measures / Results for 2025
Fight against corruption and money laundering	Training on the prevention of corruption and money laundering	- Differential annual training on combating money laundering and terrorist financing – required for staff in October 2025 - Annual anti-corruption training – ongoing for new staff, required for existing staff in June 2025 - Anti-money laundering training for all new staff – new staff must complete the anti-money laundering training via e-learning within 30 days of joining - Orientation training for new retail customer relationship managers – training for the relevant staff is provided in person - Special training for anti-money laundering staff – three such special trainings were held - Changes in legislation, or if the results of the audits justify this or if a certain area requests it, holding extraordinary training sessions on specific topics - for example, training for cashiers or training on the beneficial owner
Combating money laundering	Review of systems and processes	- Continuous maintenance and development of systems and processes supporting money laundering prevention, implementation of legal requirements – with the support of our Parent Company, we continuously monitor the operation of the money laundering monitoring and filtering system and have taken the measures necessary to further increase the efficiency of the systems.
The fight against corruption and money laundering	Number of dismissals due to corruption	- Number of ethics reports regarding suspected corruption: 0 - Number of dismissals due to corruption: 0 - Number of business relationships terminated due to corruption: 0 - Number of public or judicial corruption cases: 0
Data protection	Data protection training Number of data protection incidents	- 99.12% of colleagues participated in the training. - Number of data protection incidents: 89
Consumer protection	Consumer protection training	- Participation rate of consumer protection training: 95.65%. Employees working in the sales area will receive more detailed training, with a strong emphasis on appropriate behavior towards customers. - Several measures have been taken to ensure compliance with the Accessibility Act (Act XVII of 2022): the bank's website and some of the systems and pages used by customers have been made accessible, and employees have received differentiated training on accessibility requirements through e-learning.
Business Ethics	Ethics Training	- The changes to the Intesa Sanpolo S.p.A. Code of Ethics were implemented by the bank and 97.57% of employees completed the training on the Group's internal code of conduct.
Whistleblowing	Whistleblowing reports	- 0 whistleblowing reports were made in 2025.

The fight against corruption and anti-money laundering

CIB Bank pays special attention to ethical and law-abiding operations; therefore, it regularly reviews and keeps the Code of Ethics and Rules of Conduct up to date. These clearly state the prohibition of corruption and the expected, fair standards of behavior.

The bank applies to the uniform compliance, anti-corruption and conflict of interest guidelines of the Intesa Sanpaolo Group. Employees and managers regularly participate in anti-corruption, money laundering prevention and conflict of interest training, which support consistent compliance with the rules.

CIB assesses corruption risks on an annual basis and operates appropriate controls to manage them. It monitors and analyzes potential risk events, thereby strengthening transparent and reliable banking operations.

Responsible management and law-abiding operations

For CIB Bank, responsible and law-abiding operations are a fundamental condition for maintaining trust. To this end, the bank ensures risk management with clearly defined responsibilities, independent professional areas and effective control systems, regarding the prevention of market whistleblowing, money laundering and corruption.

The Compliance and Anti-Money Laundering divisions ensure compliance with laws and internal rules through independent audits, while a dedicated team of experts oversees action against money laundering and terrorist financing. The bank applies zero tolerance to corruption, does not support political actors, and extends its expectations to its employees, partners and suppliers.

The internal audit and risk management functions regularly examine the efficiency of operations and the development of risks, supporting prudent banking operations. CIB Bank is also committed to fair market competition and ethical conduct in the industry.

The CIB Group's anti-corruption guidelines have also been published on the bank's website.

Corruption prevention and staff training

CIB Bank has a comprehensive management and control system to ensure that its employees do not become either participants or victims of corruption or other whistleblowing. Corporate governance regulations, second-level audits and internal controls together support fair, law-abiding operations.

The bank places great emphasis on regular training of employees: all relevant personnel participate in ethics, anti-corruption, money laundering prevention, conflict of interest and security awareness training, primarily in the form of online learning materials and exams, supplemented by personal training if necessary. Compliance systems ensure that the rules are enforced in practice through continuous checks.

At CIB Bank, the independent Compliance department monitors conflict of interest situations. The same department also supervises gifts accepted by employees, in accordance with strict rules. Accepting gifts is permitted in justified cases, as in certain situations accepting gifts may constitute corruption. The bank regularly reviews and updates the relevant internal regulations.

Transparency and trust are also strengthened by ethical reporting opportunities. CIB ensures that anyone can report ethical or legal concerns – even anonymously – through secure channels. The bank guarantees that good faith reports will not result in retaliation, thus giving everyone involved the opportunity to support responsible operations.

	2025
Proportion of employees who participated in distance learning and exams organized on the topic of anti-money laundering: (%)	92.2
Proportion of employees who took anti-corruption distance learning courses and exams (%)	99.3
Number of ethics reports related to suspicions of corruption (pieces)	0
Number of employees dismissed due to corruption (persons)	0

Consumer protection

For CIB Bank, customer protection is a top priority, especially considering the increasing risks associated with digitalization and the emergence of new financial service providers. The bank aims to manage its customer relationships transparently, fairly and responsibly, paying particular attention to more vulnerable customer groups.

Consumer protection considerations apply throughout the entire life cycle of banking products and services. This includes clear and transparent information, ethical sales practices and regular training of employees.

95.65% of colleagues working with customer relations successfully completed the mandatory consumer protection training.

The bank also took significant steps in the field of physical and digital accessibility: the website and several customer-facing interfaces were made accessible, and employees participated in targeted e-learning training.

CIB Bank also paid special attention to informing and supporting its customers in a timely manner in the event of payment difficulties. It provides contact and personal consultation through multiple channels to jointly find a solution to resolve the situation.

The bank offers flexible payment facilitation solutions – both short-term temporary options and longer-term contractual solutions – aimed at preserving customers' financial stability and supporting safe, predictable repayment.

Protection of free competition

The Intesa Sanpaolo Group and CIB Bank have a key objective to operate in compliance with the applicable competition law rules under all circumstances. CIB applies the EU competition law principles as part of the Parent Company's group-level competition law compliance program and incorporates them into its daily operations, adapting them to the specificities of Hungary.

The bank ensures that its employees have adequate knowledge of fair market conduct, recognize potential risks and act responsibly in their business decisions. This approach supports transparent operations, fair competition and the maintenance of customer trust.

Data protection

CIB Bank prioritizes the protection of its customers' personal data and develops its data management practices in accordance with the applicable European and Hungarian data protection rules. The bank applies its own data protection and data security policy, which sets out the basic principles, objectives and security measures of data management in a transparent manner.

CIB has also incorporated the Intesa Sanpaolo Group's unified data protection guidelines into its operations, ensuring a high level of data protection practice coordinated at group level. The bank's designated Data Protection Officer (DPO) supports lawful data processing, monitors compliance and contributes with professional advice to ensure that data protection is an integral part of everyday operations.

These measures guarantee that CIB Bank customers are dealing with a financial institution that manages their data securely, responsibly and transparently.

Reporting whistleblowing

The bank supports ethical and legal operations with a clearly regulated reporting system, which allows reporting of potential whistleblowing, even anonymously. The details of the handling of reports are set out in internal regulations, ensuring a transparent and responsible procedure.

No reports of anonymously were received, and there were no pending cases from the previous period. This result supports the ethical operation of the bank and the effective operation of the management and control system based on prevention.

In addition to the whistleblowing system, four ethics-related complaints were received, all of which were duly investigated and resolved.

6. SOCIETY

Material topics

- Service quality and customer satisfaction
- Access to credit, financial inclusion
- Community support
- Responsibility in the supply chain

Why are these topics important?

CIB Group plays an important role in the economic and social development of local communities. The basis of banking operations is the financing of the real economy, supporting sustainable investments, encouraging innovation, and assisting civil and cultural initiatives.

CIB Bank continued to support its customers with high-quality banking services, while making its products widely available through its digital solutions and efficient operations. The active involvement of employees and the development of digital infrastructure contributed to long-term sustainable growth.

CIB Group also provided financial and in-kind support to civil society organizations and community groups, with an emphasis on helping more vulnerable groups of the population. These collaborations strengthen the local social network and contribute to the more resilient and sustainable operation of communities.

Performance indicators and achievements

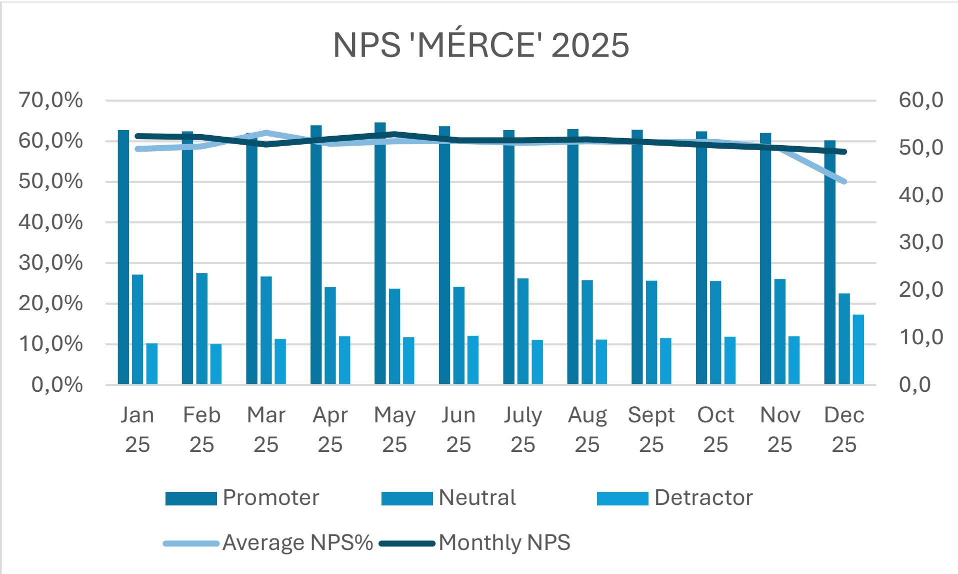
Material topics	Projects	Measures / Results for 2025
Service quality and customer satisfaction	Real customer support	- The bank further expanded the scope of branch quality assurance visits: it included additional branches in the monitoring of the two competitors, increasing the number of test purchases by almost one and a half times to 430 in total
	Average response time to customer complaints and appeals	- The annual average value of customers' willingness to recommend was 33.75
	Expansion of the multi-channel interface for complaint handling and digital transformation	- The bank pays special attention to the complaint handling deadlines and the completeness of the response, which it supplemented with additional checkpoints built into its internal processes.
	IT security training for staff	- The bank successfully introduced the CIB Bank Mobile Application as a channel for sending responses to complaint letters
Access to credit, financial inclusion	Increasing the proportion of social products	- The proportion of social products within new retail loan disbursements was 15%
	Education, spreading financial culture	- Spreading and supporting culture, participating in Parent Bank FLITIN (Financial Literacy International Network) initiatives: Money Master Challenge: 367 students; Cybersecurity Adventures: 3,635 students
Supporting the community	Volunteering	- Financial education activity based on employee involvement: 11 colleagues participated as volunteers in the Pénz7 week - 26 colleagues participated as volunteers in the food collection campaign organized by the Food Bank - All employees of the bank were provided with the opportunity to spend the Saturday working day in October with volunteer work of their choice.
	Supporting families	- The bank continued to provide its CIB Family Fleet Package, introduced in September 2024, to its new and existing customers. The fleet package continues to aim to optimize families' banking-related costs and to support the administrative process of younger and older family members.

6.1 Service quality and customer satisfaction

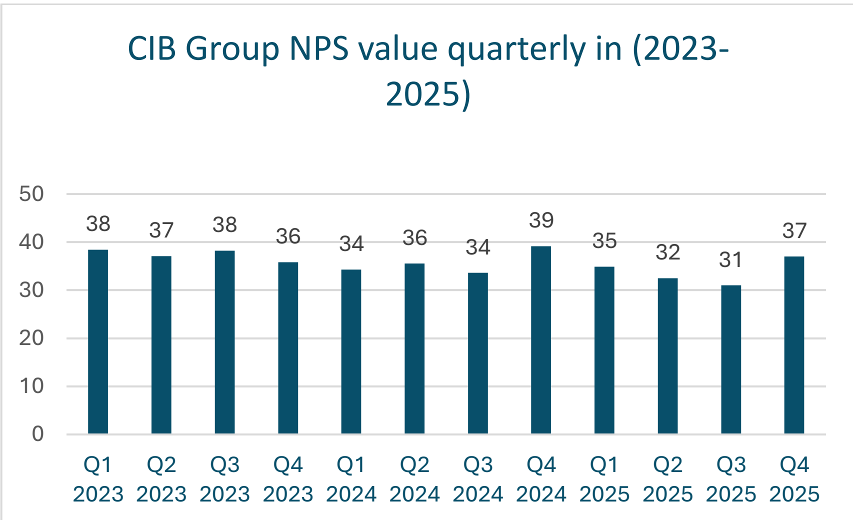
COMPANY POLICIES

The Code of Ethics and Code of Conduct guide relationships with customers along clear principles: attentiveness and dialogue, transparency and fairness, and security are at its core. These principles are mandatory for all employees and are applied in everyday banking operations, from administration to the development of new products. CIB ensures that customers receive fair, safe and reliable service in line with group-level guidelines.

CIB Bank's strategy for 2025 continued to focus on its customers, with the aim of being a reliable, primary financial partner in their everyday lives. The bank supported the improvement of its services with IT developments, an expanding ATM network and modern, multi-platform digital channels. Customer feedback was collected through regular satisfaction surveys and the CIB Benchmark Program, strengthening ongoing dialogue and long-term relationships.



CIB Bank regularly measured customer satisfaction and willingness to recommend, resulting in an NPS score of 49.2 points by the end of the year. The bank used the Top Down NPS (Net Promoter Score) program and the CIB Mérce feedback system to gain a detailed picture of customer experiences with products, services and service channels. These results provided important feedback for decisions supporting the development of customer experience and strengthened the ongoing dialogue with customers.



CIB Bank also regularly examined the branch customer experience using test shopping programs that covered all branches and modeled real customer situations. Based on the measurements, 47% of respondents would definitely choose CIB Bank, and another 38% would probably choose it, which clearly reflects the trust in personal service. The results provided valuable feedback on the continuous development of branch services and strengthening customer experience.

Quality of services

CIB Bank consistently applied a customer-centric approach to its corporate governance practices, from strategic decisions to pricing and sales. The bank considers the opportunities of customers, supports inclusive access to financial services and engages in active dialogue with professional and civil society organizations. Ethical operation is ensured by a compliance system, responsible marketing and a corporate culture based on customer focus. CIB Bank also focused on innovation and convenient customer experience: its digital solutions enabled account management and the fast, secure online application of several financial products. Customer service was also supported by an expanding network of ATMs suitable for cash deposits and renewed, modern branches; by the end of the year, 12 branches were operating with a new design. In the field of complaint management, the bank introduced notification and response via the mobile application, making the process faster, more transparent and paperless for customers.

Distribution of CIB Group customers by type

Number of customers (persons)	**2025**
Residential	402,276
Corporate	58,839
Total	**461,115**

Age distribution of CIB Group customer

Distribution of customers (%)	**2025**
0-32 years	19.0
33-42 years	17.7
43-52 years	25.5
53-67 years	23.6
Over 67 years	14.2

Distribution of CIB Group's retail customers by length of relationship with the bank

Customer distribution (%)	**2025**
0-1 year	13.4
2-4 years	13.7
5-7 years	8.7
8-10 years	6.4
11-20 years	39.6
More than 20 years	18.1

Retal product use (including micro-enterprise customers)

Product Use	**2025**
Retail loans (billion HUF)	926.0
Retail deposits (billion HUF)	964.6
Number of active bank cards (pcs)	398,369
Number of active CIB Internet Bank customers (persons)	386,471

Corporate product use

Product Use	2025
Corporate loan portfolio (billion HUF)	936.9
Corporate deposit portfolio (billion HUF)	1,978.8
Number of active bank cards (pcs)	5,892
Number of active CIB Internet Bank customers (persons)	5,607

Responsible marketing

The bank continued to present its products and services to its existing and prospective customers with clear, responsible and transparent marketing communications. All marketing materials underwent legal and compliance checks, considering ethical, sustainability, diversity and inclusion principles. The bank's environmentally conscious marketing practices and self-regulatory approach contributed to credible, trust-building customer communications.

Customer health and safety

CIB Bank protects the health and safety of its employees and all the people in all its head office and branches. For this purpose, the bank has the necessary safety and operational regulations in place. In branches where there was a need and opportunity for this, protective plexiglass remained in place at customer service counters, and hand sanitizer is also available on request.

Paperless efforts in customer relations

The expansion of paperless processes brought significant progress in customer relations: cash transactions, several steps of unsecured lending and processes related to investment accounts were also carried out digitally.

6.2 Access to credit, financial inclusion

COMPANY POLICIES

CIB Bank offers financial products and services that promote financial inclusion and access to credit, supporting the improvement of customers' living conditions. In line with the principles set out in the Code of Ethics, the bank contributes to the development of the Hungarian economy, helping companies increase their competitiveness, utilize their innovations and strengthen their international presence. The sustainable credit rating framework applied ensures that financing decisions are made according to transparent and responsible principles.

Financial inclusion of vulnerable groups and social products

It is particularly important for the bank to support vulnerable people and social groups, both through dedicated projects and through products for these groups, thereby helping to ensure a fair distribution of resources.

The CIB Group measures the proportion of its social products within its retail portfolio and aims to continuously increase it. Social products include:

- products that help buying/renew a house and
- products that help with financing needs arising from starting a family and changing family life situations.

Young people and lending solutions

Access to adequate housing is one of the broadest topics that affects a significant part of the population, especially young people about to start a family. By the end of 2025, the bank had issued a total of 195 billion forints in loans supporting young people in the form of home creation benefits, Babaváró, CSOK and the Otthon Start Program. The amount of loan disbursements in 2025 amounted to 63.2 billion forints.

Small businesses

The bank also actively supported small businesses and individual entrepreneurs, primarily through the Széchenyi Card Program MAX and MAX+ schemes, which continued to be among the most sought-after financing solutions.

Entrepreneurs widely used the CIB Business Online digital channel, which provides paperless, fast administration for everyday banking. For newly started or lower-turnover businesses, the Partner Start account package offered a cost-effective solution with free basic functions and optional discounts, facilitating business start-up and everyday operations.

Education, spreading financial culture

The bank actively supported the development of financial awareness of the community, with particular attention to the younger generations. There was significant participation in FLITIN (Financial Literacy International Network) activities: 367 students participated in the Money Master challenge, while 3,635 young people participated in the Cybersecurity Adventures online class. Moreover, 11 employees held volunteer classes in the Pénz7 program. These initiatives contributed to students gaining practical knowledge about responsible financial and digital decisions.

Responsible investment

CIB Bank further expanded its sustainable investment offering: its portfolio included over 340 ESG funds that also take environmental and social objectives into account. The bank pays special attention to presenting solutions that match clients' sustainability preferences and providing understandable information about the ESG characteristics of the products. This approach helps clients to support sustainable economic operations with their investment decisions.

6.3 Community support

COMPANY POLICIES

The CIB Group continued to actively support the development of local communities, through solidarity initiatives, donation programs, and cultural and social projects. The bank works in partnership with civil society organizations and institutions to ensure that its initiatives have a real, positive social impact. The support is implemented in a transparent, accountable manner, in line with group-level policies.

In addition to financial profitability, it is also important for the bank to fulfill its responsibility towards society, minimize social and environmental risks to fully support both its stability and growth strategy, and strive to generate a positive impact for the benefit of the community and the environment. Responsible operation also extends to the bank's external relations and its role in society.

As a responsible company, CIB Bank strives to make its responsibility towards society as a whole tangible, in addition to its customers, employees and partners. It is essential for the bank to be able to respond quickly to specific needs that arise and to provide real assistance to the community.

As a local community, the CIB Group – aligned with its national presence – interprets the entire Hungarian society, and within this, it initiates programs focusing primarily on disadvantaged groups, in accordance with the guidelines and instructions of the Parent Company.

Volunteer initiatives and community involvement

CIB Bank employees contributed to supporting communities through numerous volunteer programs. As part of the 'United Way for Reading' initiative, colleagues donated 289 contemporary books for 7–14-year-olds, which reached schools, kindergartens and children's homes, supporting the development of reading and comprehension.

The bank's largest volunteer program, Volunteer Day, also provided employees with the opportunity to dedicate a full working day to socially beneficial causes. Volunteers helped in child protection institutions, participated in environmental campaigns, prepared packages for those in need, and supported the work of animal shelters and civil organizations.

CIB Bank also participated in JótettBank – Bank Blood Donors Week, in which 72 employees donated blood voluntarily at a blood donation organized at the headquarters. In addition, 26 CIB volunteers participated in the national collection of the Hungarian Food Bank Association, with their help, 15,350 kg of food reached families in need.

These initiatives clearly demonstrate CIB Bank's commitment to social responsibility, volunteerism and supporting local communities as well.

Community projects and funding

- CIB Bank provided a total of HUF 38,571,500 in financial support for community purposes, primarily in the social field, as well as educational and cultural initiatives. The bank particularly supported talent development, improving the chances of children and young people, and programs helping families in need.

- The main supported initiatives included the talent development work of the Bridge Budapest Association, the adventure programs of the Bátor Tábor Foundation, the project of the Világszép Foundation helping young people leaving state care, and the food rescue program of the Hungarian Food Bank Association. In the field of animal protection, CIB contributed to the promotion of adoption within the framework of a national campaign, because of which several animals found new owners.
- Of the 2025 monetary contributions, HUF 27,785,500 supported social causes, while HUF 10,786,000 was allocated to educational and cultural initiatives, reinforcing the bank's long-term commitment to social responsibility and the development of local communities.

6.4 Responsibility in the supply chain

COMPANY POLICIES

CIB Bank has implemented responsible, transparent and sustainable procurement practices, in which suppliers are selected based on the principles of best value for money, high quality and ethical operation. The bank enforces human rights, data protection, environmental sustainability and business integrity requirements throughout the entire supply chain. Centralized verification and qualification processes ensure that supplier cooperation is in line with the responsible operating principles of CIB and the Intesa Sanpaolo Group.

Responsible procurement and supplier engagement

An important pillar of the bank's operations is responsible and transparent procurement, which ensures fair market competition and sustainable economic operation. The selection of suppliers was carried out according to uniform principles: partners could participate in a transparent tendering and negotiation process under the same conditions. The bank aims to maintain long-term supplier relationships based on mutual trust and open dialogue.

When evaluating suppliers, CIB considered not only financial and professional aspects, but also ESG expectations. The use of energy-efficient and environmentally friendly solutions, waste reduction, and respect for human rights and fair employment along the entire supply chain were given a prominent role.

Supplier cooperation was also supported by the supplier portal, which facilitates administration and strengthens transparency. The bank expects all suppliers to comply with the Code of Ethics, GDPR requirements and anti-corruption principles, which are also recorded in contracts. This approach ensures that CIB Bank will continue to cooperate with its partners in a responsible, ethical and sustainable manner.

Share of domestic suppliers and service providers: 92.4%.

7. PEOPLE

Material topics

- Protecting jobs
- Employee retention, training, diversity and integration
- Well-being, health and safety of the group's employees

Why are these topics important?

The labor market has changed significantly in recent years, and employee expectations have transformed. CIB Bank further strengthened its employer appeal and retention power by building on the new Employee Value Proposition (‘CIB Bank, where I belong!’, in Hungarian: ‘CIB Bank, ahol a helyemen vagyok!’), which was accompanied by a successful internal and external campaign. The renewal of CIB Spirit programs supporting the well-being and community experience of employees – recognition systems, community-building initiatives and anniversary events – further strengthened the sense of belonging.

The bank also placed great emphasis on training and professional development: Talent University continued, leadership training programs were renewed, and training related to artificial intelligence was given a prominent role. The support of internal career paths and internal mobility contributed to CIB Bank operating as a stable, development-enhancing and attractive workplace.

Performance indicators and achievements

Material topics	Projects	Measures / Results for 2025
Protecting jobs	Recruitment	- New recruitment processes have been developed, which allow us to serve the needs of the business areas more effectively. - Renewed brand strategy campaigns have been successfully implemented towards target candidate groups. - Our career page has been renewed, and we can implement more efficient recruitment processes in the system provided by the Parent Company.
		- Successfully launched internship program, with professional and community-building events.
	Employees with permanent employment contracts	- In 2025: 2,172 - High proportion of people with permanent employment contracts maintained: 99.54%
	Wages of entry-level employees compared to the minimum wage	- Ensuring a competitive starting salary: 182% of the minimum wage
	Talent University talent management program	- The basic training of the Talent University talent program has been successfully completed; the planned 3 specializations have been launched
Retention, training, diversity and integration of the group's employees	Leadership development	- The management development portfolio has been expanded with a new training package and new branch manager training modules
	Employer branding	- The remuneration portfolio has been reviewed; the new concept has been completed
	Sales incentive system	- A retention incentive system has been introduced in the Retail network. Voluntary turnover in the Retail network has decreased: 18.1%
	Onboarding	- Successful continuation of the CImBi program, involving new members in the program. - Joint formation of global onboarding with the Parent Bank and other subsidiary banks.
	Diversity and integration initiatives	- At least 20% of the supervisory boards in all CIB subsidiaries are female, while the average gender pay gap, expressed in %, for employees working at the same level and in the same job did not exceed the +/- 4 percentage point range for all CIB employees in any quarter.
	Family-friendly initiatives	- Maintaining the reemployment rate: 52% - The bank has been awarded the Family Friendly Workplace certification for two years. Furthermore, the company has also been

Material topics	Projects	Measures / Results for 2025
		awarded the title of 'Family Friendly Company 2025' ('2025 Családbarát vállalata') by the Három Királyfi, Három Királylány Mozgalom Alapítvány (Three Kings, Three Queens Movement Foundation).
	Wellbeing	- In addition to the implementation of the wellbeing programs, all colleagues received quarterly all-staff newsletters about the initiatives
	Occupational health and safety – Occupational health and management screening	- The Health Insurance program was successfully implemented.

7.1 Protecting jobs

COMPANY POLICIES

CIB Bank consistently enforced the protection of employee rights and the principle of equal treatment, in line with the human rights and ethical principles of the Intesa Sanpaolo Group. The bank rejects all forms of discrimination and pays special attention to creating a fair and inclusive workplace environment. Dialogue with employees and transparent information contributed to predictable and responsible operations.

Responsible employment and a stable working environment

CIB Bank continued to operate as a responsible employer, providing a stable, committed employee community and high-level professional knowledge for everyday banking operations. Most employees worked under permanent employment contracts, which provided long-term security and predictability.

The bank supports flexible forms of employment, including part-time work, facilitating work-life balance and the successful reintegration of colleagues returning after a longer absence. Employee retention was also strengthened by training programs, internship opportunities and recognition of outstanding performance, which directly contributed to fast and high-quality customer service.

Number of employees of the CIB Group (persons)	2025
Fixed-term employment contracts	11
Permanent employment contracts	2,172
Total	2,183

Number of employees of the CIB Group (persons)	2025
Male manager	101
Female manager	82
Male expert	310
Female expert	392
Male subordinate	331
Female subordinate	967
Total	2,183

Employees with disabilities (headcount)	2025
Employees receiving personal tax allowance (number)	141
Number of people receiving rehabilitation or disability benefits	14
Number of temporary employees	0

The table above also includes data for senior managers and inactive employees.

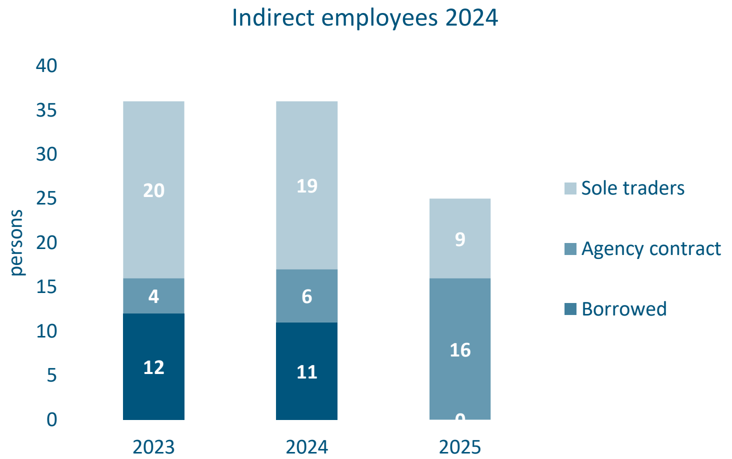
Transparent employment and responsible cooperation

At the end of 2025, CIB Group employed 2,183 people, of whom 2,172 had permanent contracts, reflecting its commitment to reliable and secure long-term employment. The proportion of part-time workers decreased by 15%, primarily among female employees.

Employees with permanent contracts (%)	2025
Average employee turnover rate	11.4
Entry-level salary as a percentage of the minimum wage	182

The CIB Bank ensured predictable and fair employment frameworks for all employees in accordance with the applicable laws and uniform HR regulations. The bank's open, partnership-oriented operation contributed to the fact that employees' issues and comments were handled through efficient channels.

781 external experts participated in supporting operations, many of whom were involved in the bank's daily activities for a long time. CIB also expects compliance with the Code of Ethics from all external employees and contractual partners, ensuring uniform, responsible and transparent operations throughout the entire organization.



7.2 Retention, training, diversity and integration of the group's employees

COMPANY POLICIES

CIB Bank has implemented a fair and transparent remuneration and incentive system, which is in line with ethical principles, responsible sales and long-term performance. The bank pays special attention to the development, retention and well-being of its employees, supporting flexible work, continuous training and internal mobility. Diversity, equal treatment and an inclusive workplace culture were also the defining pillars of CIB's operations.

Recruitment and Selection

CIB Bank continued to consciously develop its recruitment and selection processes to effectively reach the right professionals. 21% of the hiring was done through the Employee Referral Program, which clearly demonstrates the commitment of the employees and the strength of the internal network.

The development of the new Candidate Management System (ATS) contributed to making recruitment more data-driven and transparent. In addition, special attention was paid to supporting internal career paths and mobility, which contributed to a stable employee community and lower turnover.

Remuneration

The average salary of new entrants was HUF 529,995, i.e. 182% of the minimum wage. Due to the statutory minimum wage above the average growth rate, the gap between entry-level salaries and minimum wages decreased.

In addition to the banking wage market comparison, the CIB Group pays special attention to monitoring the average gender pay gap of employees working at the same level and in the same job and to maintaining the difference expressed in % at +/- 4%. The gender pay gap in the employee groups in the CIB Group is as follows:

Pay gap (%)	2025
Managers in central functions	-2.3%
Managers in network operations	-3.23%
Employees in central functions	-2.36%
Employees in network operations	-1.73%
Total	-2.14%

The pay gap shows the difference in % between the pay level of female employees compared to the average pay of employees working at the same level, function and job, by employee group.

As one of the diversity and inclusion objectives, the CIB Group has committed itself to ensuring that the average gender pay gap, expressed in %, for employees working at the same level and in the same job within the CIB Group does not exceed a difference of +/- 4%. This difference did not exceed the target value in any quarter during 2025.

Within the Intesa Sanpaolo Group—including the CIB Group—the Remuneration Policy sets out ESG-relevant KPIs annually, which influence performance evaluations and the amount of the annual bonus. The 2025 incentive system includes financial and non-financial indicators, including ESG KPIs, which are evaluated at both the group and organizational unit levels.

Total Compensation Ratio / Total Remuneration Ratio

Among the equity indicators, the indicator that is widespread with ESG regulation is the total compensation ratio, which examines the ratio of the income of the employee with the highest income compared to the median income of the entire employee community (excluding the highest income). This is as follows for our banking group:

	2025	
	measure *	change compared to previous year (%)
Total compensation ratio	22,55	-10.9

* The total compensation rate is the ratio of the highest wage to the median wage of the entire employee collective, calculated without the highest wage.

Employees and the digital transition

CIB Bank took significant steps to strengthen digital knowledge and technological readiness, which directly contributes to faster, safer and higher quality customer service. Artificial intelligence and cybersecurity received a special focus among employees: 492 people participated in basic AI training and 196 people in advanced training, supporting innovative and efficient operations.

The bank's internal processes have also been further digitized: employees can handle their administrative matters more easily on IT interfaces, which results in faster decision-making and more predictable operations. 189 employees participated in the Digital Galaxy online lectures serving as a digital knowledge sharing platform, including on cybersecurity, fraud prevention and digital banking.

Performance appraisal

The performance of all CIB Bank employees was assessed against transparent, uniform targets, using performance management systems tailored to the nature of the job. The system ensured that individual targets were aligned with the bank’s strategy in expert and central areas and in commercial and sales areas.

This approach contributed to employees being prepared, motivated and working according to uniform principles, which directly supports faster, more reliable and high-quality customer service. Regular feedback and a review of career opportunities help professional development and long-term stability in the bank.

Employee recognition and career management

The bank continued to operate its transparent career management and recognition system, which helps retain talent and promote conscious professional development. During the year, more than 200 colleagues received professional recognition, 78 employees received TOP Sales awards, and more than 80 colleagues celebrated their long-term employment at anniversary events.

The bank renewed its employee reward and recognition portfolio, with a simpler, more transparent system and new award categories. Flexible benefits played an important role: the cafeteria system offered a wide range of tax-free or tax-favorable elements, such as cultural and sports programs, kindergarten support, language courses, home office expense reimbursement and environmentally friendly transportation solutions.

Training

Number of training hours	2025
Total training hours	159,585

The bank paid special attention to the continuous training and development of employees and managers, so that its customers are served by prepared, confident and cooperative experts. The management development program was renewed and expanded, strengthening strategic thinking, team leadership and customer-centric operations, with particular attention to supporting branch managers and managers working in customer relations.

Digital and innovation competencies were also emphasized: AI training, the Design Thinking program, and practical skills development training (project management, change management, wellbeing) contributed to CIB employees responding faster and more effectively to customer needs.

Over 30 team-level training courses and numerous sales trainings were implemented during the year, while the new training center supported knowledge sharing and professional development in a modern environment.

Talent Development

56 talented CIB employees successfully completed the foundation year of Talent University, which strengthened the bank's professional development with leadership, data and innovation-focused developments. As part of the program, ESG and circular economy training, senior management meetings and knowledge-sharing opportunities helped with practical preparation. The community approach to the talent program was also strengthened by a charity campaign, within the framework of which 33 gift packages were delivered to children in need.

Succession plans to ensure business continuity

The bank has consciously ensured management succession to ensure that its operations remain stable and predictable for customers in all situations. As part of the annual performance reviews, an up-to-date succession plan has been prepared for each management position, identifying employees with high potential, even across divisions. This approach ensures that the bank continues to provide high-quality customer service with prepared, experienced managers.

Management succession	2025
Total appointments (no.):	149
Management appointments (no.):	2
Appointments as a percentage of total headcount (%):	6.8
Management appointments as a percentage of total headcount (%):	0.09

Inclusion and diversity

The bank has consistently implemented the principles of inclusion, equal treatment and equal opportunities in all areas of its operations, with transparent decision-making processes and an ethically based corporate culture. This contributes to the bank having a prepared, committed and stable team working to maintain the quality of customer service.

The support of the employees was well demonstrated by the Womentoring Day, which helped employees on maternity leave to return smoothly and learn about family-friendly solutions. Long-term commitment is strong: most employees on maternity leave who return stay with CIB Bank permanently, which also provides stability and predictability for customers.

7.3 The well-being, health and safety of the group's employees

COMPANY POLICIES

CIB Bank paid special attention to protecting the health and safety of its employees, following comprehensive occupational health and safety regulations. Occupational health measures and flexible working solutions contributed to the well-being of employees and work-life balance. These practices are in line with the Intesa Sanpaolo Group’s principles of supporting a unified, responsible work environment.

Well-being and quality of life at the company

CIB Bank paid special attention to the well-being and quality of life of its employees, which directly contributes to stable, committed and high-quality customer service. Within the framework of the CIB Spirit program, family-friendly initiatives, community events and health-preserving services supported the everyday lives of its employees. Hundreds of children and families benefited from the programs, while the bank was once again awarded the title of ‘Family-Friendly Company 2025’ (Családbarát Vállalat 2025).

Community experiences were strengthened by sports events, club programs and creative initiatives, which helped cooperation and togetherness. Employees also actively participated in volunteer programs, dedicating a full working day to supporting social and environmental goals across the country.

In the field of health and mental well-being, 24/7 psychological support service, wellbeing programs and group health insurance were also available, with nearly 2,000 employees joining. In continuity with previous years, colleagues in CIB can also benefit from the ISP Group and IBD wellbeing contents and initiatives. These measures ensure that CIB Bank has a balanced, motivated and prepared team at its disposal, strengthening the reliable and people-centered banking experience. The Sabbatical program was very popular this year as well. 87 employees were given the opportunity to recharge, relax, renew, and take creative leave for 1 or 2 months. In accordance with the renewed rules, in the last quarter of 2025, it was again possible to apply for the 2026 Creative leave grant application, and 177 applications were received.

Strong employer brand

CIB Bank continued to consciously build its employer brand, CIB Spirit, which contributes to the bank serving its customers with a committed, stable and motivated team of experts. The renewed Employee Value Proposition (‘CIB Bank, where I belong’), based on employee feedback, appeared in both internal and external communications, strengthening the bank’s attractiveness and retention power.

The campaigns related to the employer brand won several professional awards, while demonstrating CIB’s values through real-life stories: professional development, cooperation, well-being and work-life balance. This approach ensures that customers meet employees who are prepared, credible and committed to representing CIB Bank in their Everyday administrative tasks.

Working from home

The bank continued to provide a wide range of hybrid and home working options, for which all affected employees received the necessary technical equipment and IT access. A monthly subsidy of HUF 17,500 under the Cafeteria helped cover the costs associated with working from home.

Thanks to the flexible work organization, nearly 70% of employees were able to take advantage of the hybrid working option, which contributed to a good work-life balance and the maintenance of a committed, stable team. This also benefits customers: CIB Bank was able to provide continuous, fast and high-quality service, while also being available in person when needed.

International Healthcare Program

CIB Bank also provided special support for the health of its employees. Employees with open-ended employment relationships were entitled to the IBD International Healthcare Program, which provides a second medical opinion and, if necessary, treatment in health centers operating abroad. The program offered comprehensive support, covering not only medical care but also services assisting with treatment-related travel, with an emphasis on personalized precision medicine solutions, especially for complex conditions.

Health and safety

Preserving the health of employees was a top priority for the bank, as it is the basis for well-being and safe operation. All employees were required to participate in regular work fitness health examinations, while the bank provided annual manager screening for managers, team leaders and senior experts, with a total of 289 people participating.

The health examinations were performed by Doktor24, a long-term partner of CIB Bank, which supports employee health protection with decades of experience.

E-learning training to update occupational safety knowledge	2025
Success rate (%)	98.7

The number of work accidents decreased to 7, each case can be considered unique, so there was no need/possibility to take general measures that would prevent them in the future. No accidents involving customers occurred in the branches.

The bank placed great emphasis on maintaining a safe and healthy working environment for the benefit of both employees and customers. Branch managers were able to provide regular feedback on their experiences with workplace conditions and occupational health and safety, supporting continuous development.

Nationwide, 120 first aid officers supported safe operations, while an additional 35 trained staff members were available at headquarters.

8. CLIMATE CHANGE AND ENVIRONMENTAL PROTECTION

Material topics

- Transition to a sustainable, ‘green’, and circular economy
- Direct environmental impacts

Why are these topics material?

Climate change is one of the most defining global challenges of our time, which has a significant impact not only on the natural environment, but also on economic and social processes. The financial sector plays a key role in supporting a sustainable transition, as it can influence the adaptation of the economy and the pace of the transition through its financing decisions.

This responsibility is reflected in the Green Recommendations of the MNB, which provide guidance on risk management, disclosure and business operations related to climate change and environmental risks. CIB Group also monitored and applied the principles of the MNB recommendations, promoting the implementation of environmental sustainability aspects in banking activities, in line with prudential operations and the goals of long-term economic stability.

Intesa Sanpaolo Group has placed action against climate change and support for a sustainable transition at the heart of its business strategy. ISP has set specific, measurable targets in its Business Plan 2022-2025, including achieving carbon neutrality in its operations and the gradual decarbonization of its lending and investment portfolios, in line with the objectives of the Paris Agreement. Intesa Sanpaolo is committed to achieving net-zero emissions, having joined the Net-Zero Banking Alliance (NZBA) and is directing significant funding to support the green and circular economy, a strategic policy and climate objectives that also guide CIB Bank’s operations.

Performance indicators and achievements

Material topics	Projects	Measures / Results for 2025
Transition to a sustainable, ‘green’, circular economy	Green financing	- The proportion of sustainable (environmental or social) loans among new corporate and retail placements increased year on year - The volume of environmental transactions increased by 34.7% compared to 2024.
Direct environmental impacts	Reducing the ecological footprint: Earth Hour	- Earth Hour savings (adding Friday to the weekend): 14.7 kWh.
	Reducing the ecological footprint: Energy use	Projects affecting bank branches: - Installation of heat pumps. - Energy savings through LED replacement. - Energy-saving window film installation - Installation of BMS system. - Expansion of solar electricity capacity procurement - Procurement of an energy-efficient gas boiler at one branch - Optimization of space utilization - Purchase of green certificates to cover electricity consumption exceeding solar-generated energy - Total energy savings of 383,836 kWh. Total annual energy consumption decreased by 18% from 2024 to 2025 (-1,874 MWh)
	Reducing the ecological footprint: Green mobility	- Fleet: 38 conventional petrol or diesel vehicles were replaced with more energy-efficient models. The fleet’s average fossil fuel consumption decreased by 5 liters/100 km. A total of 6 fully electric vehicles (EVs), 15 hybrid electric vehicles (HEVs), and 18 plug-in hybrid electric vehicles (PHEVs) were procured. By the end of 2025, 70% of the vehicle fleet consisted of energy-efficient hybrid, plug-in hybrid, or fully electric vehicles. - Employee mobility (e-bikes): employees travelled a total of 4,084 km using electric bicycles deployed in five county capitals. This resulted in savings of more than 200 liters of fossil fuel, assuming an average fleet fuel consumption of 5 liters/100 km and that these journeys would otherwise

		have been completed using company petrol-hybrid pool cars. - Car sharing (GreenGo): Employees covered 8,000 km in the capital using GreenGo shared electric vehicles. - Telematics upgrade: Replacement of fleet telematics and GPS tracking devices with the Vemoco PRO vehicle telematics system, enabling integrated monitoring of mileage and fuel consumption through a single, closed system via OBD connection. - EV infrastructure: The bank installed and commissioned 31 units of 11 kW electric vehicle chargers in the underground garage of its headquarters building.

8.1 Transition to a sustainable, 'green', circular economy

COMPANY POLICIES

CIB Group is committed to expanding its range of green products and services that support climate action and the transition to a low-carbon economy. The bank helps its clients reduce their environmental footprint by financing renewable energy, energy efficiency and circular solutions. The sustainable credit rating framework ensures that these solutions are available in a transparent and responsible manner.

The product range supporting environmental sustainability includes products supporting sustainability in both housing loans and personal loans, in addition to which there is also a product targeting residential energy efficiency investments.

Sustainable lending and services for a circular, low-carbon economy

Corporate banking

Within the corporate segment, the bank incentivizes clients to pursue green and circular investments and developments through preferential pricing. This includes projects related to renewable energy, energy efficiency investments, and efficiency-improving technological upgrades.

Currently available corporate products supporting sustainability:

- Széchenyi Restart Investment Loan MAX+ – financing scheme supporting energy efficiency improvements and technology upgrades
- Agricultural Széchenyi Restart Investment Loan MAX+ – financing scheme supporting energy efficiency improvements and technology upgrades
- Széchenyi Restart Investment Loan MAX+ – 'GREEN' sub-scheme supporting green transition and sustainable development-related financing purposes
- Green dedicated S-Loan product and general-purpose S-Loan offer
- Circular Economy offer

Renewable energy and energy storage initiatives

There was strong market demand (large companies and SME's) for self-generation of renewable energy and energy storage solutions, particularly for:

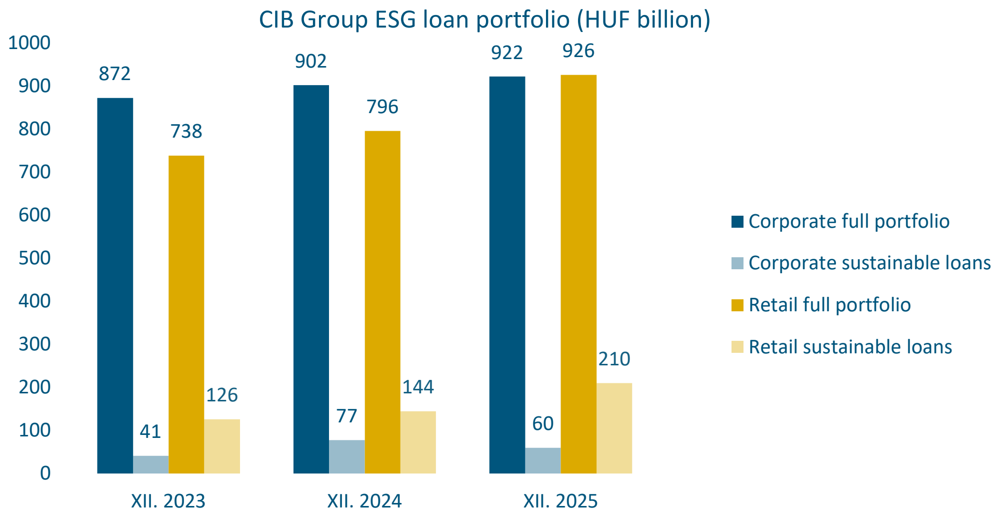
- solar photovoltaic systems,
- battery-based energy storage solutions,
- heat pump systems,
- biomass-, biogas-, and biomethane-based technologies.

The objective of companies is to reduce dependence on the power grid, smooth consumption peaks, and establish a more predictable energy cost structure.

Bank financing typically appeared in a combined form, where own funds were complemented by EU or state non-repayable grants, as well as preferential or interest-subsidized loans.

Environmental sustainability is playing an increasingly important role in financing activities of the corporate business line.

Renewable energy-related financing—such as projects for photovoltaic solar power plants and biogas plants—as well as transition-supporting and energy investment loans are gaining an expanding share within the bank's loan portfolio.



The bank's financing portfolio continues to grow steadily. By the end of 2025, the total value of the corporate portfolio amounted to HUF 922 billion, while the retail portfolio reached HUF 926 billion. The closing balance of sustainable and social loans stood at HUF 60 billion in the corporate segment and HUF 210 billion in the retail segment.

Sustainable finance is gaining an increasingly prominent role in the bank's operations. While the share of sustainable loans increased significantly in the retail portfolio (45.8%), it declined in the corporate segment (22%).

In addition, the bank continues to explore opportunities to provide financing under green refinancing frameworks made available by refinancing institutions. Examples include the EXIMBANK green refinancing program and the Széchenyi Restart Investment Loan MAX+ green program, both available at CIB Bank. As the eligibility criteria and framework conditions of these financing solutions differ, the bank can meet a wide range of client needs.

Small Business

In the small business segment, in line with its ESG principles and the MNB's Green Recommendations, CIB Bank places a strong focus on the digitalization of its services. An online account offer preparation platform and fully online corporate account opening are already available to small businesses. More than 470 small business accounts were opened entirely online.

The bank plans to further expand online administration to additional products in the future.

In lending, in addition to its own loan products, the bank primarily supported enterprises through products of the KAVOSZ Széchenyi Card Program (Széchenyi Card Program MAX+).

Retail Segment

Replacing the previously introduced dedicated green interest rate discount (effective from 1 February 2023), CIB Bank launched its dedicated green mortgage products on 1 September 2025, including:

- CIB 10 Green Certified Consumer-Friendly Housing Loan, and
- CIB Green Fixed-Rate Housing Loan.

These green mortgage products are available for financing the purchase and construction of new low-energy residential properties, as well as for the modernization and renovation of existing properties aimed at improving their energy efficiency. Eligibility requires either at least a 30% reduction in primary energy consumption or an improvement of two energy rating classes.

With the introduction of new green loans for purposes such as modernization and renovation, the bank is committed to enabling customers to upgrade the existing housing stock, making it more sustainable and energy-efficient, thereby optimizing and reducing energy consumption.

Green loan purposes gained increasing importance in housing finance, particularly for new property purchases and construction, for which the new green mortgage products provide appropriate financing solutions.

In the second half of 2025, a state-subsidized housing loan for property purchase (new or existing) and construction became available, capturing a significant share of the market. However, this product cannot be used for renovation or modernization purposes. The bank remains committed to serving customers seeking to renovate and improve the energy efficiency of their existing properties.

8.2 Direct environmental impact

COMPANY POLICIES

CIB Bank's environmental operations are guided by the ethical, environmental, and energy policies of the Intesa Sanpaolo Group, under which the Bank monitors and reduces the environmental impact of its operations. Responsible resource use, energy efficiency, and the application of sustainable procurement practices form an integral part of daily operations. A unified energy and environmental management approach ensures that CIB Bank contributes consistently and transparently to sustainable operations.

Greenhouse gas emissions and energy consumption

Energy Policy of CIB Bank Ltd.

The management of CIB Bank Ltd. declares its commitment to reducing unnecessary energy consumption, improving energy efficiency, and—within the framework of its social responsibility—to ensuring a high level of compliance with applicable EU directives. The bank is also committed to maintaining and continuously improving a modern, integrated energy management system.

Our primary objective is to maintain customer trust, safeguard the reputation of CIB Bank Ltd., and sustain and enhance our market position through the effective operation of our energy management system. To this end, the bank complies with all applicable legal requirements related to energy management, as well as other undertaken commitments; continuously improves its energy performance indicators and energy management system; ensures the availability of information and resources necessary to achieve its energy management objectives; integrates energy efficiency as a key consideration into procurement processes, renovation projects, and new construction plans; strives to prevent environmental pollution and reduce environmental impact and energy consumption by strengthening employee awareness and responsibility for energy efficiency; encourages employees to actively contribute to the achievement of corporate objectives and the improvement of process efficiency. The Energy Policy forms an integral and aligned part of the overall corporate policy and strategy of CIB Bank Ltd.

ISO 50001 at CIB Bank

The transition to renewable energy is a key driver of long-term sustainable development for both society and the economy. Recognizing this, the Intesa Sanpaolo Group and CIB Bank place strong emphasis on reducing energy consumption, limiting the use of fossil fuels, and ensuring that energy required for operations is sourced from renewable energy wherever possible.

To support energy-efficient operations, CIB Bank has been applying for the ISO 50001 energy management system since 2016, providing a structured framework for planning, monitoring, and continuous improvement of energy use. In December 2025, the bank successfully renewed its ISO 50001:2018 certification, reaffirming for another three years its commitment to improving energy efficiency, reducing greenhouse gas emissions, and mitigating environmental impact.

The energy management system supports conscious and responsible energy use in day-to-day operations through the application of the Plan–Do–Check–Act (PDCA) cycle.

	Unit	2025
Total energy consumption	MWh	8,753
Total energy consumption per employee	kWh/employee	4,010
Total energy consumption per surface	kWh/m^2	193
Fuel consumption from crude oil and petroleum products	MWh	1,449
Fuel consumption from natural gas	MWh	1,376
Consumption of purchased or acquired electricity, heat, steam and cooling from fossil sources	MWh	820
Consumption of purchased or acquired electricity, heat, steam and cooling from renewable sources	MWh	5,109

Gross Scope 1 greenhouse gas emissions	tCO_2e	694
Gross location-based Scope 2 greenhouse gas emissions	tCO_2e	936
Gross market-based Scope 2 greenhouse gas emissions	tCO_2e	178
Scope1+2 - Gross location-based greenhouse gas emissions	tCO_2e	1,629
Scope1+2 - Gross location-based greenhouse gas emissions per employee	tCO_2e/employee	0.7
Scope1+2 - Gross market-based greenhouse gas emissions	tCO_2e	872
Scope1+2 - Gross market-based greenhouse gas emissions per employee	$tCO2_e$/employee	0.4
Employee headcount	num	2,183
Floor area	m^2	45,349
Total waste	t	28
Total waste per employee	kg/employee	13.0

Total energy savings	**2025**
	383,836 kWh
Share of energy savings in total electricity consumption	3.77%
Key measures contributing to energy savings	- Installation of heat pumps in 5 branches - Zoning of the heat pump system at headquarters to improve energy efficiency - Installation of building engineering systems in branches to enhance energy efficiency (including the installation of an energy-efficient gas boiler in 1 branch) - Energy reduction through LED lighting in 1 branch - Window film installation at headquarters and in 1 branch for energy savings - Installation of a Building Management System (BMS) in 16 branches to achieve energy savings - Procurement of green electricity - Optimization of space utilization (Gyorskocsi Street building)

The CIB Group covers 30% of its total electricity consumption through the procurement of green electricity (under a contract with a solar power park), while the remaining electricity demand is offset through the purchase of green electricity certificates.

Total electricity consumption	**2025**
Electricity consumption (kWh)	4,921,960
Greenhouse gas emissions avoided using solar collectors (tCO_2)	0
Volume of green electricity procurement (kWh)	1,471,575
Volume of green electricity certificates purchased (kWh)	3,450,385

CIB Bank implemented several successful energy efficiency and climate protection measures across its branch network and headquarters, contributing to the reduction of environmental impact and the optimization of energy consumption. Within the branch network, internal lighting systems were modernized, replacing faulty fixtures with energy-efficient LED light sources.

The bank carried out smaller-scale technical upgrades in its branches, including the modernization of fan coils, radiators, and thermostats, to improve the efficiency of heating and cooling systems. At the headquarters, zoning of the air distribution system of the heat pump installation was implemented in office areas, enabling more targeted and efficient energy use.

In several branches, heat pump-based heating and cooling systems were installed to ensure more cost-efficient and environmentally friendly operations, while at certain locations upgrades to the heating systems further contributed to improved energy efficiency.

Taken together, these measures support CIB Bank's long-term objective of reducing energy consumption and mitigating the impacts of climate change.

Sustainable employee commuting and fleet decarbonization

Fuel consumption (L)	162,655
Petrol company cars (L)	156,866
Diesel company cars (L)	5,789
Private petrol cars (L)	13,621*
Diesel private cars (L)	5,376*
Vehicle categories (number)	143
Share of plug-in hybrid and electric vehicles in the fleet (%)	67
Number of branches with bicycle storage (number)	8
Number of branches with e-bikes (number)	5

* The data is based on estimates (the consolidated CSRD report published by the Parent Company contains the same data).

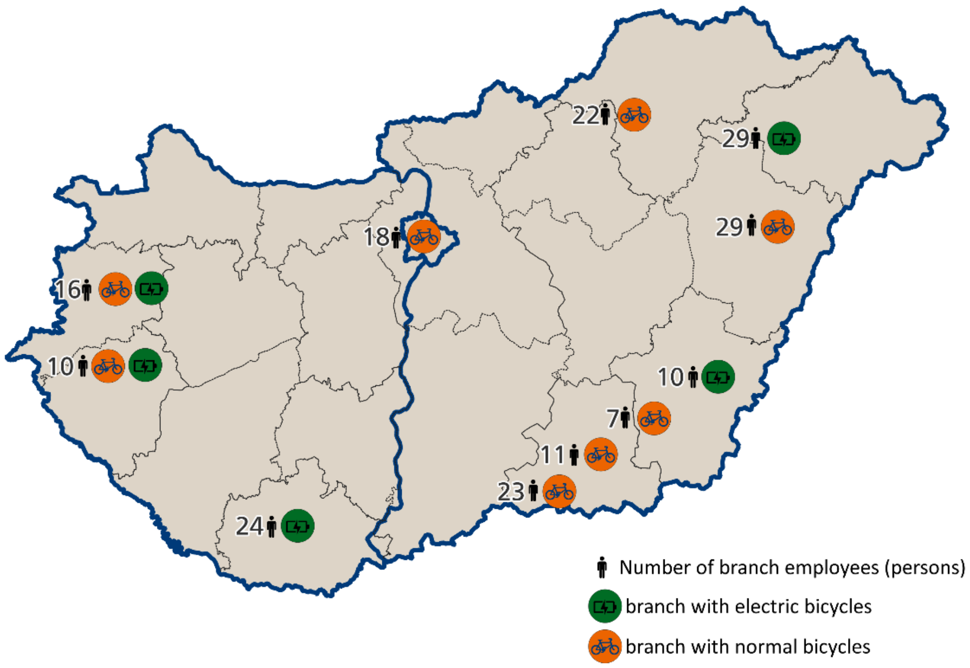
Commuting by bicycle

The bank continued to actively support environmentally friendly transport solutions, in particular commuting by bicycle, which remained popular among employees. Bicycle storage facilities were fully utilized throughout the year.

The bank provided electric bicycles at five regional branch locations and conventional bicycles at an additional eight locations, supporting low-emission mobility for both business and daily operations.

Branch employees using electric bicycles travelled a total of 4,084 kilometers, which—based on calculations—replaced the consumption of more than 200 liters of fossil fuel.

These measures contributed to reducing the environmental impact of the bank's operations and further strengthened its commitment to sustainable mobility among employees, clients, and partners.



Greening of corporate mobility and fleet

The bank took significant steps to reduce the environmental impact of its corporate mobility. It revised its company car policy, resulting in the exclusive procurement of hybrid, plug-in hybrid, or fully electric vehicles. As a result, by year-end, 67% of the fleet consisted of energy-efficient vehicles, and the average fuel consumption per vehicle decreased to 5 liters per 100 km.

A total of 38 conventional petrol and diesel vehicles were replaced with more energy-efficient alternatives:

- 6 fully electric (EV),
- 15 hybrid (HEV),

- 18 plug-in hybrid (PHEV) vehicles were added to the fleet.

The green transition was further supported by infrastructure development: 31 units of 11 kW electric charging points were installed in the underground garage of the headquarters building.

Employee business mobility was also supported through the GreenGo electric car-sharing service, which was used for approximately 8,000 kilometers. In addition, in Budapest, electric and hybrid vehicles accounted for nearly 80% of all taxi journeys taken for business purposes.

The bank also promoted environmentally conscious transportation through awareness-raising initiatives: several informational sessions were held for branch managers and their deputies on energy-efficient solutions for business travel.

Together, these measures contributed to making the Bank's operations more energy-efficient and lowering emissions.

GoGreener Initiative

The bank joined the Mastercard GoGreener initiative, encouraging its employees to collect sustainably travelled kilometers between their homes and workplaces from 2 to 30 September. The aim was to promote the use of lower-emission modes of transport for commuting, such as public transport, cycling, scooters, or walking.

Employees who recorded the kilometers travelled in an environmentally friendly way on an online platform, collectively reaching a total of 40,179 kilometers using sustainable transport modes.

Responsible resource management

Water consumption (m^3)	10,137
Water consumption per employee (m^3/employee)	4.64
Paper consumption (office A4, A3) (kg)	118,199*
Paper consumption per employee (office A4, A3) (kg/employee)	54
Number of employees (headcount)	2,183
Office space (m^2)	45,349

* The data is based on estimates (the consolidated CSRD report published by the Parent Company contains the same data).

The bank further strengthened its environmental programs supporting responsible resource management, with a particular focus on the conscious use of energy and paper. Branch managers received detailed monthly feedback on electricity, gas, and water consumption at their respective branches. This was complemented by regional energy forums, providing opportunities for joint analysis of the data and sharing of best practices.

Alongside a reduction in sanitary paper usage, the bank ensured that resource management remained transparent, traceable at organizational level, and subject to continuous improvement.

These measures contributed to making the bank's operations more efficient and environmentally conscious.

Green culture and environmental initiatives

The bank actively supported the promotion of environmentally conscious thinking and responsible behavior among its clients, employees, and local communities. For many years, it has participated in awareness-raising initiatives aimed at highlighting the importance of environmental challenges and encouraging action.

Among its environmental actions, the Earth Hour initiative, launched by WWF, remained a key highlight, which the bank joined again. As part of the program, the non-essential exterior lighting of the headquarters was switched off—not only for one hour, but for the entire weekend—resulting in energy savings of 14.7 kWh, while also symbolically drawing attention to the importance of climate protection.

Raising awareness and sharing knowledge continued to play an important role. The bank regularly published environmental content on its social media and internal communication platforms. Linked to various international awareness days, topics such as environmental protection, combating desertification, reducing plastic bag usage, and limiting car dependency were brought into focus. In addition, the bank joined the International Day of Awareness of Food Loss and Waste, supporting conscious consumption through educational materials.

Through these initiatives, the CIB Group remained a visible and credible advocate of environmental awareness, further strengthening its commitment to sustainability across all levels of its operations.

9. ANNEXES

Annex 1: Contribution to the Sustainable Development Goals (SDGs)

CIB Material topics / UN Sustainable Development Goals (SDGs):	The Group's value and stability	Direct environmental impacts	Transition to a sustainable, green, and circular economy	Retention, training, diversity, and inclusion of the Group's employees	Well-being, health, and safety of the Group's employees	Protecting jobs	Service quality and customer satisfaction	Access to credit and financial inclusion	Supporting the community	Ethical business conduct	Innovation, digital transformation, and cybersecurity
1. No Poverty	■		■			■		■	■		
2. Zero Hunger									■		
3. Good Health and Well-being		■			■		■	■	■		
4. Quality Education								■	■		
5. Gender Equality	■			■				■			
6. Clean Water and Sanitation		■	■								
7. Affordable and Clean Energy	■		■	■	■	■		■		■	
8. Decent Work and Economic Growth	■							■			■
9. Industry, Innovation and Infrastructure	■			■				■			
10. Reduced Inequalities								■	■		
11. Sustainable Cities and Communities		■								■	■
12. Responsible Consumption and Production		■	■								
13. Climate Action		■									
14. Life Below Water										■	
15. Life on Land										■	
16. Peace, Justice and Strong Institutions	■		■			■		■	■		
17. Partnerships for the Goals									■		

With regard to the United Nations Sustainable Development Goals (SDGs), the Group's operating model and business conduct focus on seven priority goals:

- Good Health and Well-being
- Gender Equality
- Decent Work and Economic Growth
- Industry, Innovation and Infrastructure
- Reduced Inequalities
- Responsible Consumption and Production
- Climate Action

Annex 2: Contribution to the Ten Principles of the UN Global Compact

In 2007, the Intesa Sanpaolo Group joined the United Nations Global Compact initiative and committed to its Ten Principles in the areas of human rights, labor, environment, and anti-corruption.

This report also reflects progress in line with the principles set out in the UN Global Compact and presents the contribution of the CIB Group.

The following table indicates where information related to the principles can be found in this report, while the GRI Content Index below also provides relevant cross-references.

Principles of the UN Global Compact	Chapter
1. Businesses support and respect the protection of international human rights.	Mission and values/ Voluntary commitment to domestic and international initiatives / Managing environmental, social and governance risks / Responsibility in the supply chain
2. Businesses make every effort to avoid being associated in any way with human rights abuses.	Mission and values / Voluntary commitment to domestic and international initiatives / Managing environmental, social and governance risks / Responsibility in the supply chain
3. Businesses recognize the right to organize and to bargain collectively.	Mission and values / Voluntary commitment to domestic and international initiatives / Managing environmental, social and governance risks / Responsibility in the supply chain / People
4. Eliminate all forms of forced and compulsory labor.	Mission and values / Voluntary commitment to domestic and international initiatives / Managing environmental, social and governance risks / Responsibility in the supply chain / People
5. Effectively eliminate child labor	Mission and values / Voluntary commitment to domestic and international initiatives / Managing environmental, social and governance risks / Responsibility in the supply chain / People
6. Eliminate discrimination in respect of employment and occupation	Mission and values / Voluntary commitment to domestic and international initiatives / Managing environmental, social and governance risks / Responsibility in the supply chain / People
7. Businesses support a precautionary approach to environmental challenges	Mission and values / Voluntary commitment to domestic and international initiatives / CIB Bank's commitment to the recommendations / Managing environmental, social and governance risks / Responsibility in the supply chain / Climate change and environmental protection
8. Businesses launch initiatives that encourage broader environmental responsibility.	Mission and values / Voluntary commitment to domestic and international initiatives / CIB Bank's commitment to the recommendations / Managing environmental, social and governance risks / Responsibility in the supply chain / Climate change and environmental protection
9. Businesses support the development and diffusion of environmentally friendly technologies	Mission and values / Voluntary commitment to domestic and international initiatives / CIB Bank's commitment to the recommendations / Managing environmental, social and governance risks / Responsibility in the supply chain / Climate change and environmental protection
10. Businesses combat all forms of corruption, including extortion and bribery	Mission and values / Voluntary commitment to domestic and international initiatives / Managing environmental, social and governance risks / Ethical business conduct / Responsibility in the supply chain

Annex 3: GRI Content Index

Declaration	**The CIB Group's report for the period between 1 January and 31 December 2025 has been prepared in reference with the GRI standard. Only applied disclosures are listed in below table.**
GRI 1 applied	**GRI 1: Foundation 2021**
GRI Sector Standard applied	**Not applicable**

Disclosure	**Brief description**	**Page number**	**UN Global compact**	**SDG**
GRI 2 - General disclosure 2021				
2-1	Organizational details	pages 5-6		
2-2	Entities included in the organisation's sustainability report	pages 3, 5		
2-3	Reporting period, frequency and contact point	pages 5 and 53		
2-5	External assurance	No external assurance applied		
2-6	Activity, value chain, and other business relationships	pages 6-7, 30, 33l		
2-7	Employees	pages 6., 35.,	Principle 6	8.
2-8	Workers who are not employees	pages 36		8,10, 12,17.
2-9	Governance structure and composition	Partly disclosed: pgaes 15-17		6, 16.
2-10	Nomination and election of members of the highest governance body	Basel 3 Report on discslosure to the public HUN (2025): pages 16-17		
2-12	Role of the highest governance body in overseeing the management of impacts	pages: 4, 17		
2-13	Delegation of responsibility for managing impacts	pages: 17, 19		16.
2-15	Conflict of interest	Basel 3 Report on discslosure to the public HUN (2025):pages 16		
2-18	Evaluation of the performance of the highest governance body	Basel 3 Report on discslosure to the public HUN (2025): pages 87-89		
2-19	Remuneration policies	Basel 3 Report on discslosure to the public HUN (2025): pages 87-89, 91-95		
2-20	Process to determine remuneration	Basel 3 Report on discslosure to the public HUN (2025): pages 87-89, 91-95		
2-21	Annual total compensation ratio	pages 37		1.
2-22	Statement on sustainable development strategy	pages 4, 7, 41		
2-23	Policy commitments	Partly disclosed: pages 7-8 and at every chapter	Principle 10	16.
2-24	Embedding policy commitments	: pages 8-9, 17-21 and at every chapter		
2-25	Processes to remediate negative impacts	Partly disclosed: pages 10-14, 20-21 and at every chapter		1,2,3,5,7,8,9, 10,11,12,13, 15,16,17.
2-26	Mechanisms for seeking advice and raising concerns	Partly disclosed: pages 10, 27 and at every chapter	Principle 10	16,17.
2-28	Membership associations	pages 8-9		
2-29	Approach to stakeholder engagement	Partly disclosed: pages 9-10		

Declaration	The CIB Group's report for the period between 1 January and 31 December 2025 has been prepared in reference with the GRI standard. Only applied disclosures are listed in below table.
GRI 1 applied	**GRI 1: Foundation 2021**
GRI Sector Standard applied	**Not applicable**

Disclosure	Brief description	Page number	UN Global compact	SDG
GRI 3: Material topics 2021				
3-1	Process to determine material topics	Partly disclosed: pages 9-11		
3-2	List of material topics	pages 10, 11-14		
3-3	Management of material topics	In the chapter relevant to the material topic.		

Material topics - Only applied disclosures are listed in below table				
Disclosure	**Brief description**	**Page number**	**UN Global compact**	**SDG**
Group value and solidity		**Direct impact on external stakeholder: Customers**		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 4, 7-8		1,8,16.
GRI 201: Economic performance 2016				
201-1	Direct economic value generated and distributed	pages 7 and Annual reports		5, 7, 8. 9, 13.
201-2	Financial implications and other risks and opportunities due to climate change	Partly disclosed: pages 13, 19-20, 42-44	Principle 7	
Quality of service and customer satisfaction		Direct impact on external stakeholder: Customers		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 29-30		3,8,9.
GRI 2 - General disclosure 2021				
2-6	Activity, value chain, and other business relationships	pages 29-31		
Integrity in corporate conduct		Direct impact on external stakeholder: Customers		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 24-27		8,12,16, 17.
GRI 205: Anti-corruption 2016				
205-1	Operations assessed for risks related to corruption	Partly disclosed: pages 26	Principle 10	16.
205-2	Communication and training about anti-corruption policies and procedures	pages 26	Principle 10	16.
205-3	Confirmed incidents of corruption and actions taken	pages 26	Principle 10	16.
Innovation, digital transition and cybersecurity		Direct impact on external stakeholder: Customers		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 21-24		9, 12.
own	CIB Customer digital ratio	pages 22		
own	Digital sales on total sales	pages 22		9, 12.
own	Cybersecurity training participants	pages 24		9, 12.
Access to credit and financial inclusion		Direct impact on external stakeholder: Customers		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 31-33		1,3,4, 5, 8, 9, 10, 11.
own	Initiatives to improve access to financial services for disadvantaged people	pages 31-32		4, 5, 8, 9, 10, 11.
Employment protection		Direct impact on external stakeholder: Customers		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 35		1,8.
GRI 2: General disclosure 2021				
2-7	Employees	pages 6, 35	Principle 6	8.
GRI 401: Employment 2016				

401-1	New employee hires and employee turnover	Partly disclosed: pages 36	Principle 6	8.

Material topics - Only applied disclosures are listed in below table				
Disclosure	**Brief description**	**Page number**	**UN Global compact**	**SDG**
Well-being, health and safety of the Group's employees		Direct impact on external stakeholder: Customers		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 39-40		3,8.
GRI 403: Employee health and safety 2018				
403-5	Worker training on occupational health and safety	pages 40		3,8.
403-6	Promotion of worker health	pages 39		
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Partly disclosed: pages 39		
403-9	Work-related injuries	pages 40		3,8.
own	Number of employees trained first aid	pages 40		
Retention, enhancement, diversity and inclusion of the Group employees		Direct impact on external stakeholder: Customers		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 36-38		
GRI 202: Market presence 2016				
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Partly disclosed: pages 36	Principle 6	1,2,5,8,10.
GRI 404: Training and education 2016				
own	Total training hours per year	Partly disclosed: pages 38	Principle 6	5,8, 10.
404-2	Programs for upgrading employee skills and transition assistance programs	pages 38		5,8,10,17.
404-3	Percentage of employees receiving regular performance and career development reviews	pages 37		
GRI 405: Diversity and equal opportunities 2016				
405-1	Diversity of government bodies and employees	Partly disclosed: pages 15-16, 35	Principle 6	5,8,10.
Transition to a sustainable, green and circular economy		Direct impact on external stakeholder: Customers, Owner, Society		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 42-44	Principle 7,8,9	1,7,8,10, 13.
GRI 103: Energy 2025				
own	ESG Portfolio rate	pages 43	Principle 8,9	7,11,13.
Direct environmental impacts		Direct impact on external stakeholder: Nature, Society		
GRI 3: Material topics 2021				
3-3	Management of material topics	pages 44-47	Principle 7,8,9	3,7,12,13,15.
GRI 102Climate Change 2025				
102-5	Scope 1 GHG emissions	pages 44-45	Principle 7, 8	7,12, 13.
102-6	Scope 2 GHG emissions	pages 44-45	Principle 7, 8	7,12, 13.
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