Confidentiality level:

HPB - PUBLIC

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ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) MANAGEMENT POLICY

The Environmental, Social and Governance (ESG) Management Policy (hereinafter referred to as: the Policy) is a fundamental document of HRVATSKA POŠTANSKA BANKA p.l.c. (hereinafter: the Bank) that defines the procedures and processes through which the Bank integrates environmental, social and governance (ESG) factors into the business segments and activities of the HPB Group.

Sustainable development is a cornerstone of sound corporate governance and a driver of long-term competitiveness. It entails the systematic integration of environmental, social, and governance (ESG) considerations into the Bank's strategic decision-making processes.
The Bank aligns the impacts of its operations with the 17 United Nations Sustainable Development Goals (SDGs). While supporting all 17 global goals, and taking into account the nature of its operations, the Bank identifies its greatest impact in the following areas:
SDG 3 Ensure healthy lives and promote well-being for all at all ages
SDG 4 Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
SDG 5 Achieve gender equality and empower all women and girls
SDG 8 Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
SDG 12 Ensure sustainable consumption and production patterns
SDG 13 Take urgent action to combat climate change and its impacts

In response to the requirements and expectations of its investors, shareholders, clients, employees, and society as a whole, as well as to climate change and global challenges in transitioning to a low-carbon economy, the Bank continues to improve its practices in order to become more transparent, socially responsible and efficient in its resource use, while minimizing greenhouse gas emissions.
The purpose of this Policy is to integrate environmental, social and governance factors through a combination of innovative and sustainable business practices across all segments of the HPB Group's operations.
This Policy occupies a prominent place in the Bank's corporate governance framework. It directs attention to business areas and activities that impact the environment and society, defines approaches to sustainable goals, and establishes business principles related to environmental, social and governance matters.

SUSTAINABILITY CONCEPT

The Bank implements its concept of sustainability across three spheres of action:

1) Environmental (E)

2) Social (S)

3) Governance (G)

The ESG Policy establishes a framework for responsible and effective business operations through the following aspects:

- Energy Efficiency: Managing and reducing the carbon footprint of the HPB Group and its business processes and activities
- ESG Risk Identification and Implementation: Incorporating ESG risk categorization into all areas of the HPB Group's operations
- Redirecting Capital Flows: Promoting sustainable investments and encouraging energy transition among customers, suppliers, and business partners
- Diverse and Inclusive Work Environment: Fostering a diverse and inclusive workplace where everyone feels valued and important, focusing on talent development and transparent advancement systems
- Corporate Governance: Adhering to best practices in corporate governance and embedding legality and ethics into all business processes and activities
- Transparent and regulatory-compliant non-financial reporting on the Environmental, Social and Governance (ESG) impacts of the HPB Group

SUSTAINABLE BUSINESS PROGRAMME

Environmental Management (E)

The Bank is committed to environmentally sustainable initiatives that enhance efficiency and generate value for its operations, employees, clients, and the broader community. These include:

- Reducing greenhouse gas emissions and promoting efficient use of energy and other resources
- Reducing paper consumption
- Utilising sustainable materials and technologies
- Continuously investing in the digital transformation of business processes

In full compliance with applicable environmental protection legislation, the Bank actively works to reduce the environmental footprint of its activities.
It supports the recommendations of regulatory frameworks for environmental impact reporting and, in cooperation with its stakeholders, encourages transparent disclosure of climate strategies, risks, and opportunities. These efforts contribute to the goals of the Paris Agreement on limiting global warming and achieving climate neutrality.

Environmental Objectives

The Bank evaluates its own environmental sustainability, as well as that of its credit and investment portfolio, based on the following six environmental objectives[1]:

1) Climate change mitigation
2) Climate change adaptation
3) Sustainable use and protection of water and marine resources
4) Transition to a circular economy
5) Pollution prevention and control
6) Protection and restoration of biodiversity and ecosystems

[1] The six environmental objectives are defined in the EU Taxonomy (Article 9 of Regulation (EU) 2020/852)

Identification of Environmental Impacts

The Bank systematically identifies and evaluates the environmental impacts of its operations, products, and services, with a focus on activities that currently have, or could potentially have, a significant effect on the environment.
For each identified impact, the Bank assesses whether the effect is positive or negative, determines its potential severity or benefit, and evaluates its overall materiality. These findings inform the Bank's environmental objectives, particularly those aimed at mitigating adverse impacts.

In all areas of its operations, the Bank adheres to leading practices in environmental management, including the implementation of energy efficiency measures, optimisation of resource use, waste reduction, and recycling initiatives.
The Bank has set a strategic objective to achieve carbon neutrality. As part of its environmental commitment, it seeks to reduce greenhouse gas (GHG) emissions across Scope 1, Scope 2, and Scope 3 categories, covering both direct and indirect sources.

To support this goal, the Bank will:

- Reduce employee travel by prioritising virtual alternatives, such as video and teleconferencing, where suitable
- Enhance energy efficiency by optimising the consumption of electricity, heating, and other energy sources
- Support flexible work models, including remote work arrangements
- Increase employee awareness through ongoing training focused on environmental responsibility and energy efficiency
- Incorporate energy performance criteria into property renovation and refurbishment projects, with the aim of improving the energy class of managed facilities
- Continuously monitor energy performance across Bank locations to detect and address inefficiencies

Managing Social Factors (S)

The Bank is committed to strengthening relationships with its key stakeholders - employees, clients, the wider community, investors, and suppliers.
Its objective is to foster a challenging, dynamic, inclusive, and diverse working environment that supports the professional development of its employees, while promoting a healthy work-life balance that prioritises their overall wellbeing. The Bank actively supports initiatives that contribute to human wellbeing and education, including financial literacy programmes, investment in employee and community development, and lifelong learning. It promotes the protection of human and child rights and wellbeing within both its own operations and across its value chain, in line with the Bank's Code of Ethics, Supplier Principles, and Principles for Users of Products and Services.

In its dealings with clients, the Bank upholds the principles of integrity, including the avoidance of conflicts of interest, zero tolerance for corruption, transparency, data security, and confidentiality. It is committed to delivering consistently high-quality products and services, while promoting equality, inclusion, and respect for diversity in every client interaction.
The Bank safeguards the interests of all shareholders and prospective investors by ensuring fair, impartial, and non-discriminatory treatment. It guarantees equal access to accurate and timely information, thereby upholding the highest standards of transparency and accountability across all stakeholder groups.

Through its sponsorships, donations, strategic partnerships, and volunteer initiatives, the Bank consistently supports and invests in projects that seek to enhance quality of life, safeguard cultural heritage and traditions, promote the development of local and wider communities, and contribute to improved living standards throughout the Republic of Croatia. Aligned with its mission, the Bank aspires to leave a lasting, positive mark on society, fostering inclusion and progress, while actively contributing to environmental sustainability and a healthier future.

Social Objectives

The Bank evaluates its own social sustainability, as well as the sustainability of its lending and investment portfolio, based on the following social objectives:
1) Alignment with internationally recognised labour standards
2) Respect for human rights and child rights
3) Promotion of equal opportunities in recruitment, career development, advancement, and working conditions
4) Protection of employee wellbeing and health
5) Improvement of client and shareholder satisfaction
6) Ensuring data protection and operational security
7) Community investment

Identification of Social Impacts

The Bank aligns its operations with internationally recognised labour standards, which provide a structured foundation for the establishment and continuous enhancement of human and labour rights, workplace conditions, employee health and well-being, and a fair, transparent, and effective human capital management system.

It upholds the principles enshrined in the UN Universal Declaration of Human Rights, as well as the guidance set forth by international human rights instruments and applicable national labour legislation. Furthermore, the Bank is committed to the principles of the UN Global Compact, including the protection of human rights and the promotion of diversity. These values are embedded in its employment policies and daily practices, ensuring all employees have equal opportunities for professional development, career progression, and personal growth. The Bank regularly monitors key diversity and inclusion indicators, such as gender representation across leadership levels, and actively fosters a culture of mutual respect, continuous learning, and overall employee well-being.

In addition, the Bank conducts ongoing assessments of the social dimensions and impacts of its activities at both the local and global level, identifying those aspects that have, or could potentially have, a material effect on society.
For each identified social impact, the Bank evaluates whether the effect is positive or negative, assesses its potential significance, and determines its overall importance.
These insights serve as a foundation for setting measurable social objectives aimed at mitigating adverse impacts and maximising positive contributions to society.

Governance Factors (G)

The Bank has implemented a comprehensive system of governance and risk management to safeguard operational resilience and ensure the sustainable creation and preservation of value across the Bank and its affiliated entities within the HPB Group.
Particular focus is placed on the proactive identification and robust evaluation of risks, which form the cornerstone of prudent and informed strategic decision-making.

In line with best practices in corporate governance, the Bank ensures responsible, transparent, and accountable conduct at all levels of leadership, across the Management Board, Executive Management, and Supervisory Board. Governance processes are structured to uphold the highest standards of integrity, with clearly defined responsibilities, transparent procedures, and rigorous documentation that support sound and consistent decision-making. The Management Board, ESG Committee, and Supervisory Board are regularly informed of ESG-related developments through structured reporting mechanisms. In parallel, governing bodies and key personnel participate in ongoing training on ESG topics, ensuring they have the necessary expertise to manage sustainability issues effectively and responsibly.

The Bank upholds the highest standards of corporate governance, cultivating a culture of integrity and ethical conduct. It enforces robust and consistent measures to identify, manage, and prevent conflicts of interest.

The Bank continuously enhances its data governance systems to ensure timely, relevant, and transparent financial and non-financial reporting.
It discloses information about its operations—and those of HPB Group members—accurately, transparently, and in a timely manner. Quarterly, semi-annual, nine-month, and annual financial reports, both standalone and consolidated, along with investor updates and the financial calendar, are publicly available on the Bank's official website.
The Bank's engagement with stakeholders is founded on transparency and open communication.

Governance Objectives

The Bank evaluates its governance sustainability, and that of its credit and investment portfolios, based on the following objectives:
1) Transparent business conduct and reporting
2) Exemplary governance and an effective accountability framework for governing bodies
3) Prevention of bribery and corruption
4) Effective risk management
5) Conflict of interest avoidance
6) Ethical engagement with all stakeholders

Identification of Governance Impacts

The Bank conducts ongoing assessments of the impact of its business activities across all governance dimensions, systematically identifying areas where it has, or may reasonably be expected to have, significant influence.
For each identified governance impact, the Bank evaluates whether the effect is positive or negative, determines the potential risks or benefits involved, and assesses the overall materiality of the impact.

This process is firmly anchored in regulatory compliance and guided by the Bank's internal codes of conduct and governance policies.

In adherence to the principle of conflict-of-interest prevention, the Bank actively identifies, evaluates, and manages both actual and potential conflicts, with the aim of safeguarding integrity and ensuring sound, transparent decision-making.

The Bank has implemented and publicly disclosed mechanisms, accessible via its official website, for the identification, prevention, and mitigation of corruption, acknowledging it as a practice fundamentally incompatible with responsible business conduct. In doing so, the Bank has aligned its internal processes to foster transparency, legal compliance, and ethical behaviour across all operations. The preparation and adoption of an Action Plan for the implementation of the Government's Anti-Corruption Programme for majority state-owned enterprises underscores the Bank's strong commitment to enhancing integrity, accountability, and transparency in its role as a credit institution predominantly owned by the Republic of Croatia.

Furthermore, the Bank's internal regulations provide a structured framework for the submission and review of conflict-of-interest declarations, as well as for the assessment of potentially sensitive or ethically complex situations.
The Code of Ethics defines the ethical principles and behavioural standards expected in the Bank's interactions with clients, shareholders, contractual partners, regulatory authorities, employees, competitors, and the broader community.

In line with internal regulations, employees, clients, and third parties are encouraged to raise concerns, without fear of retaliation, regarding illegal, unethical, or questionable conduct within the Bank. To this end, the Bank has established three distinct reporting channels: an internal whistleblowing channel for employees, a reporting channel for clients and third parties outside the Bank's work environment, and a dedicated channel for reporting violations of the Bank's Code of Ethics. All information regarding these internal and external reporting mechanisms is publicly available on the Bank's official website.

The Bank maintains records of all reports and regularly informs the relevant authorities about the actions taken. It continuously strengthens its internal controls to ensure lawful and ethical business practices.

PRINCIPLES OF SUSTAINABLE BUSINESS

Principles of Sustainability

The Bank's operations are guided by the following sustainability principles:

- Creating long-term value for all stakeholders: Enhancing internal efficiency, supporting economic progress, and contributing to the well-being of society and the environment
- Respect for human rights, diversity, inclusion, and equality: Fostering a workplace environment that supports the development of each employee's potential
- Reducing environmental impact: Improving practices for managing environmental and climate-related risks, increasing the efficiency of material, energy, and water use, strengthening waste management practices, and promoting the circular economy and the financing of environmentally sustainable activities

• Responsible financing and effective ESG risk management: Enabling clients' transition toward sustainable business models through financial solutions, partnerships, and the establishment of responsible financing standards
• Compliance with ESG-related legal and regulatory obligations
• Adherence to ethical business conduct and corporate governance best practices, including responsible sales and marketing practices, information security and personal data protection, and anti-corruption measures
• Commitment to transparency: Publishing accurate, complete, high-quality, timely, and reliable information on environmental and social impacts, and preparing sustainability reports in line with international standards

Principles of Responsible ESG Risk Management

ESG risk refers to any environmental, social, or governance-related event or condition that could result in actual or potential material adverse effects on the Bank's operations, financial performance, reputation, or its wider stakeholder environment. Such risks may manifest independently or act as amplifiers of other risk categories, such as market, operational, liquidity, or counterparty risks.

Environmental risks stem from climate change and related phenomena, such as extreme weather events. They also include challenges faced by companies and clients in adapting their operations to evolving regulatory requirements.
Social risks arise from inequality, human rights violations, poor working conditions, lack of diversity and inclusion, and insufficient investment in education, healthcare, or local communities.
Governance risks relate to weak corporate governance, unethical conduct, corruption, opaque business practices, conflicts of interest, and a lack of accountability in decision-making processes.

Effective ESG risk management requires a systematic and forward-looking approach that encompasses the identification, evaluation, monitoring, and mitigation of risks. The Bank is firmly committed to embedding ESG considerations across its operations in order to reduce exposure, enhance long-term resilience, and support sustainable value creation and competitiveness. This commitment is underpinned by principles of transparency, alignment with international standards and regulatory frameworks, and the ongoing refinement of internal policies and procedures.

As a responsible financial institution, the Bank recognises the critical relevance of ESG risks and factors, not only within the scope of investment and financing decisions, but across all dimensions of strategic planning, risk governance, and stakeholder engagement.

The Bank strategically channels capital towards projects and clients that are aligned with sustainability principles, thereby fostering environmental stewardship, supporting social progress, and promoting robust governance standards. To minimise exposure to activities with adverse environmental or social consequences, the Bank applies a set of preventative measures, including exclusion criteria and preferential financing policies, that prioritise clients and projects with demonstrable positive impact on both the environment and society.

As part of its comprehensive ESG risk management approach, the Bank also invests in employee training, internal capacity development, continuous market analysis, and active engagement with relevant institutions. It is firmly committed to the ongoing review and refinement of its practices in line with evolving knowledge, regulatory changes, and

stakeholder expectations. Through this adaptive and responsible approach, the Bank not only ensures compliance, but also reinforces its role in creating enduring value for clients, shareholders, and the wider community.

The growing demand for sustainable finance and the rapid evolution of the market have given rise to the risk of greenwashing - the practice of conveying misleading or false information about the environmental or social benefits of a product, service, or business activity, either intentionally or unintentionally. Such practices can undermine trust in sustainable initiatives and hinder informed decision-making.
The Bank acknowledges the growing risks linked to greenwashing and remains firmly committed to upholding transparency, safeguarding client interests, and fostering a credible and accountable environment for the advancement of sustainable finance and responsible business conduct.

Principles of Financial Management and Reporting

The Bank upholds consistently high ethical standards in its operations, fully aligned with the applicable legal framework of the Republic of Croatia, financial market regulations, and its own internal policies. These standards form the foundation of the Bank's commitment to responsible and transparent corporate governance.

At the Bank, financial management and reporting are regarded not merely as instruments for cost control or performance tracking, but as strategic enablers of ethical, efficient, and sustainable resource allocation. This perspective ensures that decision-making is grounded in ESG principles, strengthens operational resilience, and contributes to the long-term creation of value for all stakeholders, including employees, clients, investors, and the wider community.

The Bank's accounting policy, in accordance with statutory requirements, defines the financial reporting framework, including a clear methodology for report preparation, their purpose and objectives, a public disclosure calendar, and mandatory external audits of annual reports. This ensures that financial reporting is not only accurate and timely but also aligned with the principles of transparency, consistency, and clarity.

In its financial disclosures and reporting practices, the Bank adheres to the following principles:
- Compliance with regulatory requirements to ensure full alignment with legal and supervisory frameworks
- Transparency to enhance user understanding and confidence in the information presented
- Consistency within each reporting period and across multiple reporting periods
- Clarity and simplicity to enable stakeholders to better understand the Bank's financial position, performance, and changes in financial condition, thereby facilitating well-informed decision-making
- Adherence to best presentation practices, tailored to the Bank's line of business, incorporating current international trends in financial reporting and market expectations

Through the regular publication of both financial and non-financial disclosures, the Bank ensures transparent, fair, and easily accessible information on its ownership structure, corporate governance practices, and business performance. This commitment to openness reinforces stakeholder trust, supports accountable governance, and contributes to a stable foundation for long-term, sustainable growth.

Principles for a Safe, Healthy, and Supportive Work Environment

Recognising its responsibility as a conscientious employer, the Bank is committed to reducing occupational risks and maintaining a safe and secure work environment. It continuously strengthens its health and safety framework in accordance with applicable legislation and internationally recognised standards, with a clear focus on the prevention of injuries and workplace incidents.

Occupational health and safety measures are based on the following principles:
- Ensuring the health and well-being of employees by maintaining a work environment that is safe, secure, and conducive to physical and mental wellness
- Promoting individual accountability among employees for maintaining their own health and safety, as well as contributing to the protection of colleagues and clients
- Fostering a culture of open communication that encourages the prompt reporting of potential risks, unsafe conditions, or irregularities, supported by clear procedures for documentation, root cause analysis, and corrective action
- Providing continuous education and professional development in occupational health and safety, delivered by qualified safety experts and accredited institutions, to build internal competencies and awareness
- Conducting systematic risk assessments for all roles and operations, supported by a structured health and safety management system aimed at identifying, mitigating, or eliminating workplace hazards
- Executing all operational activities in accordance with health and safety standards that prioritise the protection of employees throughout all business processes
- Maintaining full compliance with all relevant laws, regulations, and standards governing occupational health and safety, ensuring alignment with national and international best practices

The Bank is committed to cultivating a safe, inclusive, and empowering work environment that safeguards employee well-being, preserves long-term work capacity, and encourages individuals to prioritise their physical and mental health.

In line with its ESG principles, the Bank has adopted the following guiding commitments to further reinforce its dedication to the health, safety, and overall well-being of its workforce:

- Diversity, equity, and equal opportunity – The Bank ensures that all employees enjoy equal access to professional development, career progression, and personal growth, regardless of gender, age, nationality, ethnicity, religion, language, socio-economic background, or any other distinguishing attribute
- Lifelong learning and skills development – The Bank actively supports the continuous professional growth of its employees through targeted education programmes, upskilling opportunities, and the acquisition of future-ready competencies that align with evolving industry standards and labour market trends

• Work-life balance – Promoting a healthy balance between personal and professional responsibilities is a core element of the Bank's sustainable business model, contributing to employee engagement, satisfaction, and the development of a supportive workplace culture
• Employee health and wellness – The Bank advocates for holistic employee well-being by encouraging healthy lifestyles and ensuring that all health-related benefits and resources are equitably accessible to every employee, without exception.

Remuneration Policy Principles

The Bank's remuneration framework is firmly grounded in the principles of responsible corporate governance, with a strong emphasis on establishing a stable, transparent, and accountable management structure that fosters integrity and ethical behaviour across all business functions. These principles underpin the design of a fair, performance-driven, and sustainable remuneration system aligned with the Bank's ESG commitments.

ESG objectives are systematically embedded within the Bank's employee performance management processes. Depending on the nature of the position and the scope of responsibility, the attainment of ESG-related targets may directly influence performance assessments and, where applicable, remuneration outcomes. In this way, ESG considerations are integrated into individual goal-setting, reinforcing a culture of personal accountability and actively supporting the Bank's long-term sustainability and operational resilience.

In accordance with the principles of fairness and equal opportunity, the Bank places particular emphasis on gender neutrality, which is rigorously upheld across all elements of the remuneration policy. Compensation decisions are based exclusively on objective performance indicators and the attainment of clearly defined goals, including those related to ESG, irrespective of gender, age, ethnicity, or any other personal attribute.

The remuneration policy, as adopted across the HPB Group, is fully aligned with the ESG framework. The Bank conducts regular reviews and updates of its core remuneration principles to ensure continued consistency with its corporate values, regulatory obligations, and long-term sustainability objectives. This approach ensures that the Bank's remuneration system functions not only as a tool for driving business performance, but also as a strategic instrument for promoting responsible conduct, reinforcing organisational integrity, and generating sustainable value for all stakeholders.

SUSTAINABLE FINANCING AND INVESTMENT

The Bank is dedicated to channelling capital towards sustainable projects and investments that support inclusive economic growth, strengthen climate and social resilience, and enhance transparency and long-term value creation across the economy.

As part of its due diligence process, the Bank systematically identifies, assesses, and classifies ESG-related risks to ensure that financed projects meet environmental and social acceptability standards and fully comply with applicable sustainability regulations and frameworks.

In line with international environmental and social agreements, treaties, charters, and conventions to which the Republic of Croatia is a signatory, the Bank prioritises the financing of investments and projects aimed at reducing carbon emissions and mitigating the effects of climate change. The Bank explicitly refrains from knowingly financing activities that are inconsistent with these commitments.

Preference is given to projects that advance energy and resource efficiency, minimise waste generation, promote the use of renewable energy sources, and support environmentally responsible production practices. The Bank also actively supports initiatives that contribute to the preservation and restoration of natural habitats and biodiversity.
Furthermore, the Bank advocates a prudent approach to the protection, conservation, management, and sustainable use of natural resources, promoting sustainable development and the circular economy at both the local and regional level. In doing so, it respects the cultural, social, and environmental specificities of various regions across the Republic of Croatia, while contributing to the development of underprivileged areas and islands.

In addition to environmental considerations, the Bank incorporates social and governance factors into its financing decisions. Preference is given to projects, investments, and clients whose operations are rooted in transparency and ethical conduct, responsible governance, respect for labour and human rights, zero tolerance for corruption, and contributions to an efficient and sustainable economy.

SUSTAINABLE INVESTMENT

The Bank is dedicated to channelling investment capital into sustainable financial instruments by systematically integrating sustainability risks into its investment advisory and portfolio management services.

Its sustainable investment approach is based on the inclusion of ESG criteria in investment analysis and decision-making, applied proportionately depending on the scale and material relevance of each investment.
For all investment activities, the Bank carries out ESG assessments, identifies associated risks, and evaluates potential adverse impacts on the value and long-term viability of the investment.

The Bank actively promotes transparency across financial markets by encouraging all participants to disclose concrete information on how sustainability risks are integrated into their operations, as well as how they account for adverse impacts on key sustainability factors. Such disclosure fosters informed, responsible, and forward-looking investment decisions.

In parallel, the Bank remains committed to continuously refining its risk management frameworks by developing criteria that facilitate the early identification of business segments, portfolios, and investment opportunities with the potential to mitigate climate and environmental risks. This strategic alignment not only enhances the resilience of the Bank's investments to environmental disruptions but also optimises risk-adjusted returns over the long term By adopting this approach, the Bank supports capital allocation toward sustainable sectors while actively reducing exposure to activities that do not meet established ESG standards.

FRAMEWORK FOR SUSTAINABLE PRODUCT DEVELOPMENT

In line with its strategic commitment to sustainable business practices and in accordance with regulatory expectations that promote the redirection of capital flows toward environmentally sustainable activities, the Bank is actively engaged in the development of financial products and solutions that support the achievement of sustainability goals. To that end, the Bank has introduced a structured framework for the development of sustainable products, which clearly delineates the criteria for classifying products as sustainable. This framework, outlined in Annex 4, covers various client segments, including individuals, corporate clients, and investors, ensuring a tailored approach to sustainable finance across the Bank's product portfolio.

Building on this framework, the Bank will establish a robust methodology for the assessment, measurement, and monitoring of the environmental and social attributes of its products. This methodology will define clear minimum sustainability thresholds that a product must meet to qualify as sustainable. In doing so, the Bank ensures that its sustainable offerings go beyond regulatory compliance to deliver tangible, verifiable positive outcomes for both society and the environment.

Hrvatska poštanska banka, 2025