CUSTOMER ESG ASSESSMENT

- Rules on the Assessment of Creditworthiness of Corporate Customers regulate and describe the procedure of the assessment of the Customer's creditworthiness, when providing: factoring, leasing, loans, guarantees products.

- The Bank shall classify Customer's credit risk in the following internal risk classes – defaulted, high risk, increased risk, medium risk, low risk.

- Risk indicators related to ESG, included in the determination of the internal risk class:

  - ✓ The customer does not follow ESG (Environmental, Social and Governance) principles
  - ✓ The customer partially follows ESG principles
  - ✓ The customer follows ESG principles

Note: This is a public summary. In all cases, the full Rules on the Assessment of Creditworthiness of Corporate Customers shall prevail**.**