

# K&H Group sustainability report 2007

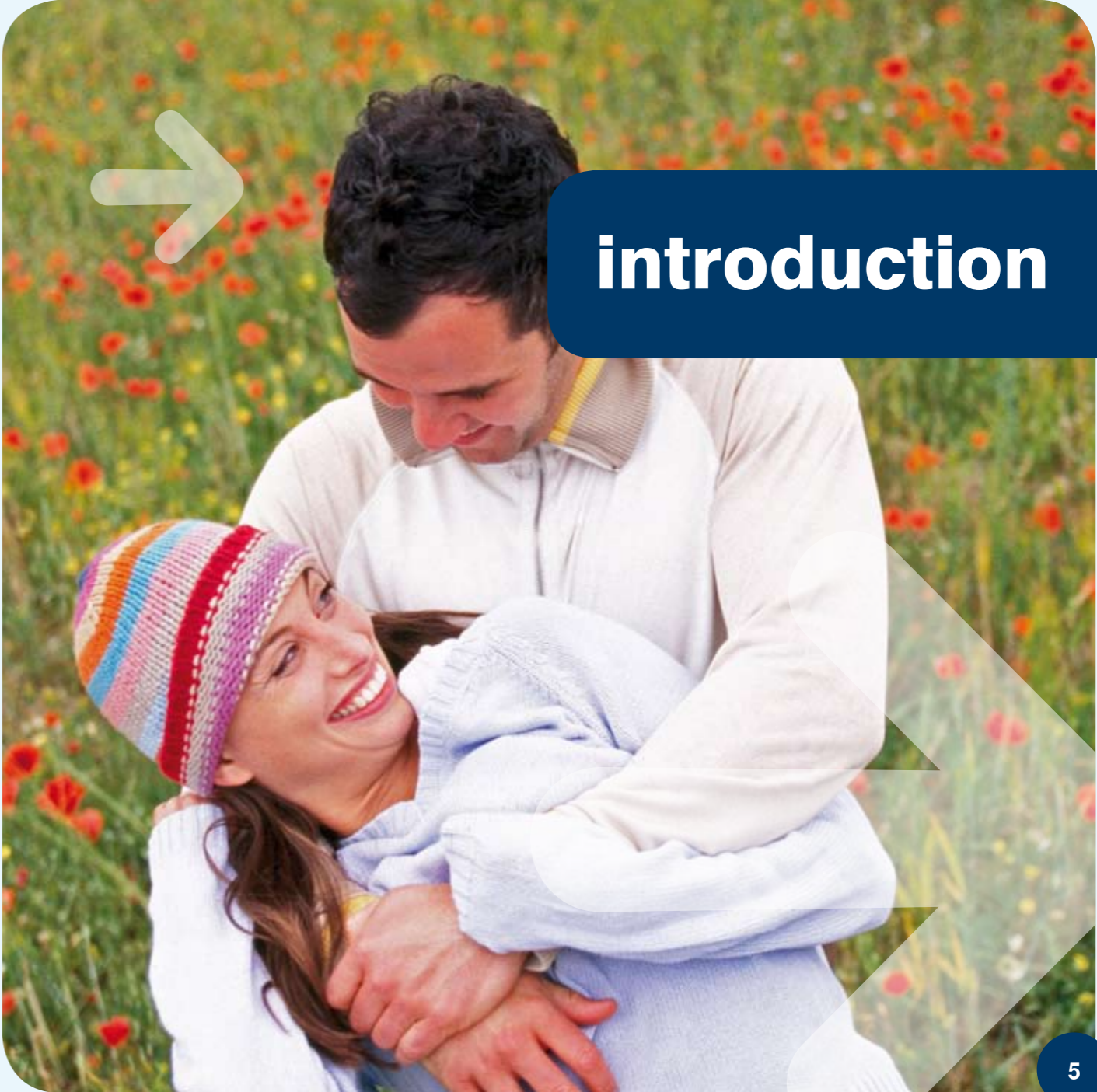


K&H Group  
sustainability report

2007

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**introduction**

## → CEO's letter

Dear Reader,

I am proud to present to you the second Sustainability Report of K&H Group.

From now onwards we will always update our publication Sustainability – Guiding Principles so that it reflects the achievements of the relevant year.

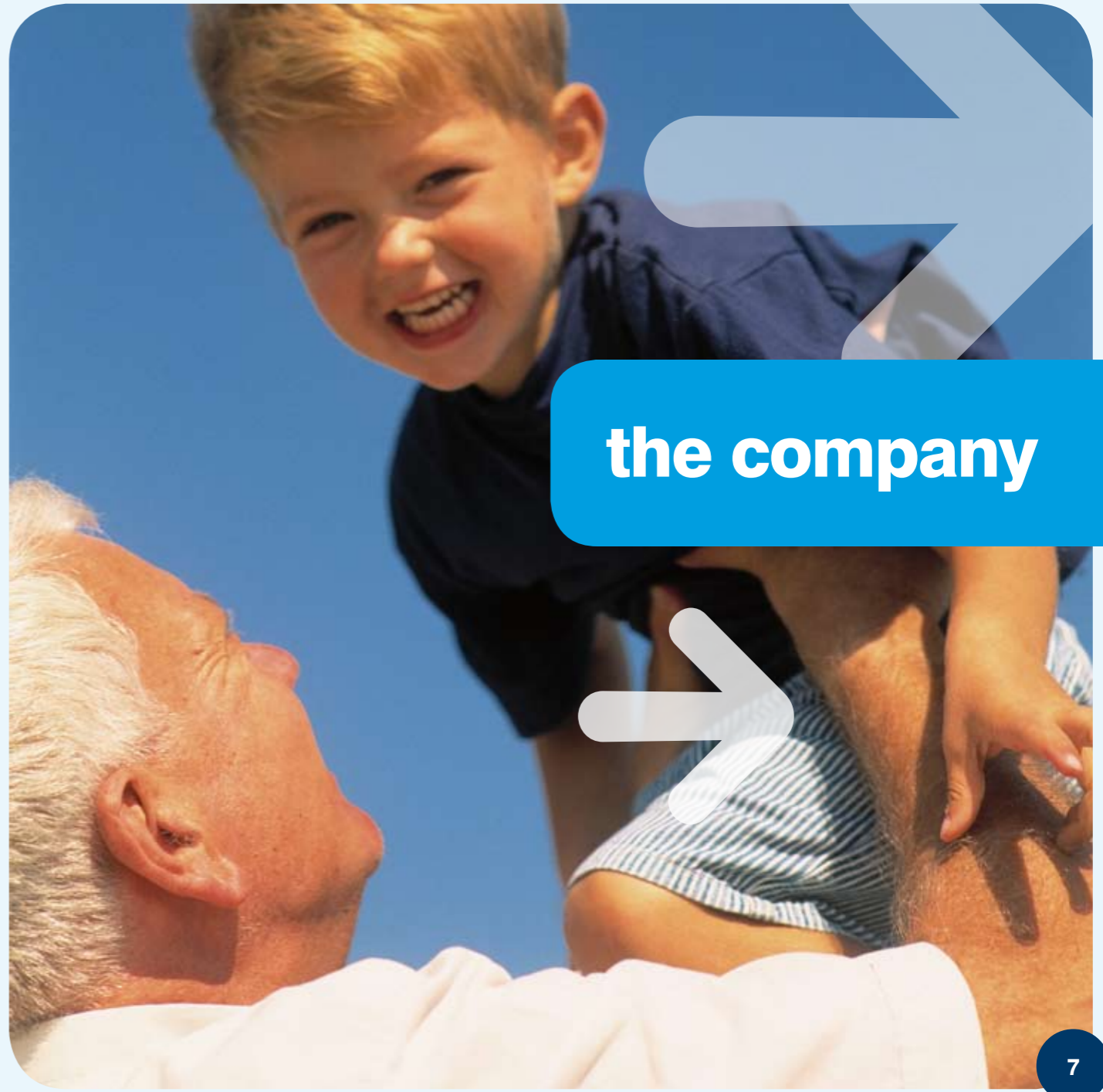
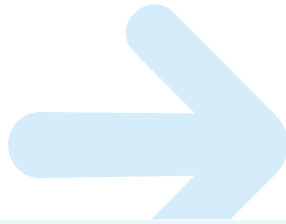
Much has happened since our last annual report was published. Only on occasions like this do we really take stock of how much we do in a wide range of areas and fields to promote the chance for society to live a full life now as well as in the future.

While our Company continues to grow, we also pay more attention to ensure that we operate in line with the guiding principles of sustainable development. And this is not just a matter of a decision made in the head office – we need the cooperation of all our employees including those responsible for purchasing environmentally friendly cars or for the development of our new 'green' products as well as and those who simply try not to print anything unnecessarily.

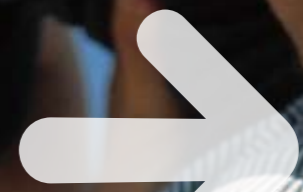
The purpose of this publication is to demonstrate that a profit-oriented financial institution can also take responsibility for the environment and for those living in it. We always endeavour to make smart decisions, which enable others to live a full life.

Here is the result of our annual stock-taking; I hope you will find it interesting and you will take as much pleasure in reading it as we did in its preparation.

Marko Voljč  
CEO



## the company



## ➔ ownership structure of K&H Bank

(as of 31 December 2007)

KBC Bank N.V.: 100 %

number of retail branches: 203

number of corporate branches: 20

auditor: Ernst & Young

## ➔ corporate governance

### Board of Directors of K&H Bank

Béla Singlovics, Chair of the Board of Directors (K&H Bank, Chair)

John Hollows

Jan Vanhevel

Luc Philips

Theo Roussis

Ignace Gheysens

Marko Voljč (K&H Bank, CEO)

dr. Ágnes Bába (K&H Bank, Deputy CEO)

### Supervisory Board

Riet Docx (Chair of the Supervisory Board)

Dirk Laureyns (KBC)

Imre Csigó (K&H Bank, Head of SME Credit Centre)

### Board of Directors of K&H Life Insurance

Jan Vanhevel, Chair

Johan Daemen

Walter Bogaerts

Marko Voljč



achievements

## → environmental protection

### resource-saving

Our long-term energy management and rationalisation programme has been in operation in two years now. Most items of the 3-5 year programme had been implemented or were underway at the end of 2007.

We made a number of changes, which reduce energy consumption irrespective of what users or employers may do. These include a heating system refurbishment project extending to the entire branch network, which comprises the reduction of idle power, the installation of modern boilers, programmable thermostats and inverter air-conditioning units. We will control our own electricity consumption and replace the existing light sources with energy-efficient products.

In cases where energy consumption depends on the employees we will try and reduce electricity consumption by providing tailor-made solutions and, for example, by asking employees to switch off their computers after working hours rather than leave them in stand-by mode.

### energy trophy

In 2007 the Vigadó tér office building of K&H entered the **European Energy Trophy**, a competition for saving as much energy as possible in the relevant year. The programme was first launched in 2004 under the name SAVE II, with support from the European Union.

In 2007 and 2008 some 400 companies from 18 countries are competing. Csportkép now features a new column, Green Corner, where we give advice as to how you can save a considerable amount of energy with a little care.

### company car policy

In 2007 it was decided that we need to create a new company car policy and to modernise our fleet. The models we plan to purchase in 2008 will be much more environmentally friendly than the previous ones: diesel cars consume less fuel and emit less carbon dioxide, thus they are much gentler to the environment.



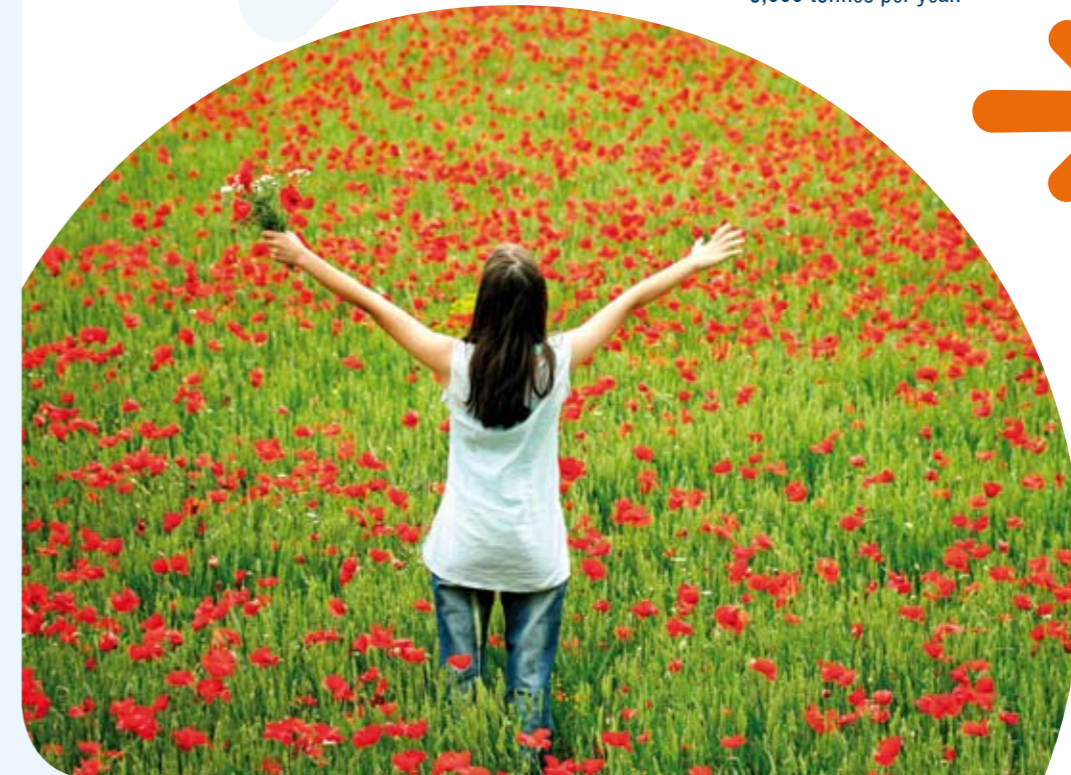
## impact on the immediate and the wider environment

→ In 2007 selective waste collection continued in the head office buildings of K&H and was introduced in two more branches. Last year K&H produced some 1,188 tonnes of communal waste, of which 452 tonnes were incinerated and 736 tonnes shipped to the disposal site of the waste management company.

→ In 2007 K&H Group emitted 1,848 tonnes of greenhouse gas (carbon dioxide) directly and 5,939 tonnes indirectly.

### funding environmentally friendly projects

At the end of October 2007 a very environmentally friendly energy source, a mini biogas power station was opened at Kenderes-Bánhalma in Jász-Nagykun-Szolnok county. The facility, which produces energy from biodegradable waste, cost some 1 billion forints, and K&H has granted a long-term project financing loan for it. The 1 mega-Watt 'green' mini-power station, which does not use fossil fuel at all, will reduce the annual greenhouse emission by 6,000 tonnes per year.



## ➔ health & safety

### easy-on-the-eye monitors

In 2007 we replaced all CRT monitors with LCD monitors, which emit much less radiation and offer much higher definition, thus they do not strain the eyes.

### work safety, bank security

In 2007 a total of 2,498 employees received fire and work safety training. 188 employees participated in bank security orientation training, and on-site sessions on this subject were held for 501 in various locations in the country.

### healthcare

In 2007 3,311 employees visited the surgeries operating in the head office buildings and at regional centres. 2,020 of them only needed a medical test, and 1,430 received special care. In the country 65% of the employees visited the surgeries.



## ➔ society

### composition of the organisation

#### Group organisational hierarchy by gender, working hours and age of employees (As of 31 December 2007)

top management / of this, female	161 employees / 59 employees
lower and medium management / of this, female	2,460 employees / 1,613 employees
employee level / of this, female	2,096 employees / 1,829 employees
employed for an indefinite period	4,693 employees
employed for a definite period	24 employees
active	4,242 employees
inactive	475 employees
male	1,216 employees
female	3,501 employees
employed full time (100%)	4,646 employees
employed part time (80%-100%)	6 employees
part time < 80%	65 employees
<b>total active workforce</b>	<b>4,242 employees</b>
average age	37,5 years
average number of years with the company	7,7 years

## internal commitment

### development – knowledge management

The professional training and skills development programmes held in 2007 took up a total of 13,547 working days and their total value exceeded **607 million forints**. The budget earmarked for the employees' professional development has grown year-by-year and reached 742 million forint in 2007.

Last year 88 employees received financial support and were allowed to work fewer hours so that they can complete their higher education in the school system.

### training programmes

Internal training programmes organised by K&H in 2007 included TeleCenter training for retail branches and change management and writings skills development training for corporate branches.

In 2007 the average time spent in training provided by K&H per employee amounted to **8.2** hours. We also organised 15 orientation days to help colleagues fit in, which were attended all in all by 289 employees.

### career planning and development

In order to ensure that key positions are occupied by talented and competent employees, we organised the following career development programmes to promote advancement in 2007:

→ Young Talent Programme: attended by 21 employees.

→ Branch Manager Replacement Programme: 26 employees qualified at the end of the programme.

→ Young Employee Programme: 15 young people took advantage of the opportunity, and 8 graduates spent a few months at the Company to receive work experience.

### programme for young mothers

The HR Directorate launched a new „Welcome back” programme for employees on long-term maternity leave so that at least 50% of them return to work. This goal was achieved in 2007 because instead of the earlier 20%, some 60% of them (62 of 101) took up employment at the Company again.



### bonuses

In 2007 K&H Group paid more than **2.710 billion forints** in total in individual and pool bonuses.

### benefits

Benefits provided to employees can be divided in two categories:

→ Standard benefits

→ Cafeteria type flexible benefits whose 2007 budget was about 1,600 million forints at K&H

### internal communication

In 2007 our internal magazine, Csportkép was published weekly. 88 comments were made by employees to the top management on the forums created for this purpose.

The K&H Family Day, an annual team-building exercise featuring a wide range of programmes and entertainment, was attended by 774 employees and their 1,114 family members in 2007.

### trade unions

1,470 of the approximately 4,000 employees of the Bank (i.e. 37% of its full-time employees) are members of the K&H Trade Union, which also has 1,000 retired members. 0.52% of the full-time employees are members of the other trade union, PSZDSZ.

The Works Council of K&H Group comprises 13 members. The Work Safety Committee working alongside it had three members in 2007. Both bodies meet at least twice a year as prescribed by law. The K&H Sports Days organised by the officers of K&H Trade Union in a volunteer capacity benefits from significant financial support provided by the Company. In 2007 19 such events were organised, which were attended by a total of 1,462 employees.





## child health care



### K&H magic cure

In 2007 a total of 86 applications were received under K&H Magic Cure, and paediatric surgery units enjoyed preferential treatment according to the invitation. The panel awarded a total of **25 million forints** for various medical machines and equipment.

Since its initial launch K&H Magic Cure has purchase medical equipment for **167 million forints in total**, facilitating the work of **55 hospitals** and ambulance services. In 2007 **47 million forint** was spent on supporting various institutions .

In addition to the above funding, K&H Magic Cure also hired a touring children's show to bring entertainment to young patients under treatment in hospitals in 15 locations, making their stay a little more bearable.

A 2.5 million forint emergency assistance was awarded to Szemem Fénye ('Light of My Eyes') Foundation.

### supported institutions in 2007:

- Child Hear Centre, Gottsegen György National Cardiac Centre, Budapest
- Clinical Genetics Centre, Paediatric Clinic, Medical and Health Sciences Centre of Debrecen University, Debrecen
- Edelény Ambulance Station, National Ambulance Service
- Pediatric Unit, Markhot Ferenc Hospital, Eger
- Ercsi Ambulance Station, National Ambulance Service
- Paediatric Clinic, General Medical Faculty of Pécs University
- Sopron Ambulance Station, National Ambulance Service
- South Great Plain Regional Ambulances, Szeged, National Ambulance Service
- Komárom-Esztergom County 104 Ambulance Foundation, Tatabánya
- Paediatric Unit, Zala County Hospital, Zalaegerszeg

The 10 million forints intended for gifts for clients again went to child health care institutions so that they can purchase important medical equipment.

Beneficiaries:

Cegléd	Toldy Ferenc Hospital and Medical Centre
Kisvárd	Felső-Szabolcs Hospital
Ásotthalom	Municipality of Ásotthalom
Kistelek	Paediatric Surgery, Municipality of Kistelek
Mindszent	Municipality of Mindszent
Szarvas	Social and Child Welfare Institute of the Multi-Purpose Association of Körös-szög Micro-region
Szécsény	Medical Centre, Municipality of Szécsény
Szeghalom	Municipality of Szeghalom

### K&H employees also help

In 2007 the employees of K&H Group donated 300,000 forints for charitable purposes from the employer's contribution to the annual Christmas dinner. This amount was divided between the National Ambulance Service and Rakamaz Ambulance Station.

Our staff also take an active role in the K&H Magic Cure programme: at the traditional K&H Family Day on Midsummer Night they and their family members made small gift items, which went to children convalescing at the National Rehabilitation Institute.

### K&H clients also help 'little princes and princesses' get better

In 2007, through the Magic Cure Card Programme and the 50,000 purchases made by clients using their embossed K&H MasterCard in Hungary and abroad we raised **8.9 million** forints for child health care institutions. This amount was awarded to the **Bethesda Paediatric Hospital of the Hungarian Reformed Church** for the medical equipment required for the operating theatres and the intensive care unit of the institution's **National Centre for Burn Sufferer Children** and its Rehabilitation Unit.

### little strokes fell great oaks

On 1 March 2008 the Central Bank of Hungary will withdraw the one- and two-forint coins from circulation. Under the K&H Magic Cure Programme we placed a collection box in all K&H branches to collect these coins to purchase medical equipment. The coins collected by the end of December 2007, in the first month of the initiative, amounted to one million forints thanks to our clients, which was a very promising start.



## education

In 2007 K&H spend a total of **8,773,000 forints** through four foundations on funding for secondary and higher education institutions directly and indirectly.

A cartoon series, **Cash! In Hand!**, produced with help from K&H Bank explains the function of money and its role in economics in an informative way using the language of children that adults may find entertaining as well. The series was broadcast in by one of Hungary's largest commercial television stations, finishing in March 2007.

## cultural sponsorship

### → K&H, the Bank of the 'Sziget' for the third year

In 2007 we were present at Europe's largest musical and cultural festival, Sziget, again. This time we surprised visitors with a real novelty: the K&H roller skate dance rink to music and dance fans. Everybody could try the only disco on wheels on the island, and they certainly did, judging by the numbers! Another proof was a prestigious award, the Golden lollipop, won by the K&H rollerdance activity.

### Children's 'Island'

For years we have sponsored the free Children's Island where 'little princes and princesses' can have good fun. The island of smart K&H kids offered lots of sports events and team games to the adventurous for almost a month. And while the little ones were having fun, their mothers and fathers could attend round table talks with experts in parenting. The events organised over six weekends attracted a total of 260,000 visitors in 2007.

### performing arts

In 2007 we sponsored various theatres and cultural centres below with **18 million forints** by buying large numbers of tickets to their productions.

**Székesfehérvár**, Vörösmarty Theatre  
**Veszprém**, Petőfi Theatre  
**Kaposvár**, Csiky Gergely Theatre  
**Eger**, Gárdonyi Géza Theatre  
**Kecskemét**, Katona József Theatre  
**Budapest**, Madách Theatre  
**Zalaegerszeg**, Hevesi Sándor Theatre  
**Szolnok**, Aba-Novák Cultural Centre  
**Miskolc**, Miskolc National Theatre  
**Debrecen**, Kölcsey Centre  
**Győr**, Győr National Theatre  
**Pécs**, Pécs National Theatre  
**Szeged**, Szeged National Theatre  
**Békéscsaba**, Jókai Theatre  
**Nyírbátor**, Nyírbátor Cultural Centre



## sports

### K&H national olympic run

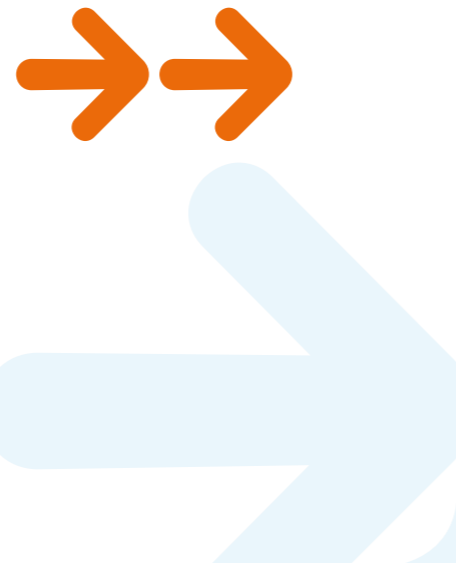
The K&H Olympic Run was organised in five county seats, Veszprém, Kaposvár, Debrecen, Kecskemét and Szeged. In 2004, when the programme was first launched, only 6,500 people ran, but in 2007 there were some 14,000 runners.

### K&H end-of-summer night run

The K&H End-of-Summer Night Run has been organised every year since 2003. Last year 3,000 ran together with us to say good-bye to the summer.

### K&H olympic marathon relay

In 2007 there were 950 entries to the race around the Parliament Building, including famous Hungarian athletes who were there to raise awareness of the importance of exercise and health promotion.



### bank of the Hungarian Olympic Team

In 2007 we delivered our long-term (2002-2008) sponsorship agreement once again, resulting in K&H becoming the Gold Principal Sponsor of the Hungarian Olympic Committee and the holder of the honourable title 'Bank of the Hungarian Olympic Team'.

### bank of the Hungarian Paralympic Team

In accordance with the agreement signed in 2006, we sponsored the preparation of Paralympic athletes in 2007 and their participation in the 2008 Paralympic Games.

### K&H Card Programme in support of Olympic and Paralympic athletes

The 3 million forints raised through the 33,000 K&H Visa Classic car transactions are sponsoring the preparation of pentathlete Viktor Horváth, fencer Zsolt Nemcsik and Nikolett Szabó visually impaired judo athlete. The amount was equally divided between the three athletes. Subsequently gymnast Krisztián Berki, judo athlete Dániel Hadfi and wheelchair fencer Pál Szekeres were awarded the same amount.



## improvement of services

### talking ATM

In 2007 this special service became available to visually impaired clients already on 312 of K&H's ATMs.

### K&H TeleCenter

In 2007 we launched a pilot programme with a view to expanding the scope of services available through TeleCenter and providing services of a higher quality. The programme included a higher level training for employees as well as new services.

In 2007 we entered into cooperation with a major Hungarian commercial television channel, RTL Klub, and launched a project to create a standard TeleCenter phone number.

### e-banking

In October 2007 the number of K&H clients using e-banking exceeded 100,000, twice as many as the national average, which proves just how popular and user-friendly this service is.



### K&H 'öko' investment fund

This innovative product was launched on 1 August 2007 and not an open-ended version is also available. It has affected not only K&H but the entire bank sector and was a deserving winner of the 'Savings Product of the Year 2007' award, also because it is a marketable and competitive investment product, which is fully in line with the principles of sustainable development.

### 'köszönet' deposit programme

This form of investment offers great advantages to those who intend to stay K&H clients for a longer term.

### K&H dynamic account package

We recommend this account package to growing businesses following the start-up phase.

### K&H 'home service' 24

This aid service, a novelty in the home insurance market, was introduced by our insurance business line in 2007. It is available free of charge to clients with a K&H 'Fészek' or 'Start Fészek' home insurance.

### K&H fix plus vehicle fund

This product was launched at year-end, when MTPL policy holder tend to change insurers. It is attractive because clients investing a certain minimum amount will be reimbursed up to 100% of their annual MTPL insurance premium.

### access

By 2007 more than 70% of our client areas offered access to clients with reduced mobility.



### consumer advisory service

#### helpdesks

In keeping with the traditions of earlier years, our clients received reliable, prompt and accurate answers to their questions asked about their finances through K&H Corporate Customer Service, branches and K&H TeleCenter.

After the fourth successful audit by British Standard Institution (BSI) carried out in November 2007, K&H Corporate Customer Service again obtained the BS EN ISO 9001:2000 certificate, and can thus continue to use the relevant accreditation logo.



## → statistics

#### accidents at work 2007

number of accidents	11
resulting sick leave (days)	225

The customer service of K&H Life Insurance processes 1,500-3,000 phone calls a month and an average 50-70 e-mails, and serve 50 clients in person in their central office.

#### number of complaints handled by the complaints unit, broken down to business lines and categories

business	category	2007
retail	retail total	26,033
	retail bank account	6,050
	retail savings and investment	559
	retail bankcards	16,390
	retail loans	968
	retail electronic services	1,649
	retail other services	417
sme	sme total	4,211
	sme bank account	899
	sme savings and investment	18
	sme bankcards	2,298
	sme loans	53
	sme electronic services	764
	sme other services	179
corporate	corporate total	1,364
	corporate bank account	599
	corporate savings and investment	55
	corporate bankcards	259
	corporate loans	18
	corporate electronic services	331
	corporate other services	102
other	other / not classified	4
total processed		31,612

## → awards and prizes

### prizes and recognitions

#### savings product of the year

Last year the innovative products of K&H also earned recognition in the competition of commercial banks operating in Hungary; the K&H 'Öko' Funds won first prize in the Savings Product of the Year category. On 1 August 2007 K&H was the first in Hungary to launch socially responsible investment products, starting with the open-ended K&H 'Öko' Fund, and offering optimal investments in companies engaging in alternative energy production, water management and the reduction of the adverse effects of climate changes. Since October 2007 it has also been available in a guaranteed structure, under the name K&H Fix Plus 'Öko' Fund.

#### recognition of the activity of K&H CSR

In October 2007 the Hungarian Donors Forum presented its Most Outstanding Business Donor awards, two of which were won by K&H: 'company giving the most donations compared to its 2006 net sales revenues' and 'company giving the most donations compared to its 2006 pre-tax profits'. In 2006 K&H spent some 455 million on sponsorship and donations.

#### a windfall of awards for our efficient advertisements and commercials

K&H won a silver medal and two bronze medals at the EFFIE Awards held on 19 October 2007.



All three K&H entries won: the K&H Fixed Term Deposit Campaign merited silver, while the K&H Sziget and K&H Me- Card campaigns bronze.

#### lollipop 2007

K&H Group won a Gold lollipop Prize in 2007, awarded by In-Store, a marketing trade journal for the best BTL solution: our presence at last year's Sziget Festival. The K&H Roller Skate Dance Rink was a popular venue not only according to the profession but with festival-goers too. The lollipop Prize for the most creative marketing solutions is awarded annually in six categories.

#### super brand 2007

K&H Group was once again rated Super Brand and thus successfully maintained its position among the leading Hungarian brands. According to the International Professional Panel, 'Super Brand is a brand which has acquired an outstanding reputation in its own field and which, compared to other brands, offers emotional and/or tangible advantages expected and appreciated by consumers.'

## → investments

segment	amount
culture	HUF 57,000,000
sports	HUF 89,000,000
health care	HUF 48,000,000
education	HUF 134,000,000
<b>total</b>	<b>HUF 328 000 000</b>

In 2007 our sponsorship, mainly in the areas of health care, sports, culture and education, amounted to 328 million forints.





# GRI Content Index

## → GRI Content Index

FI – In Sustainability – Guiding Principles  
 FJ – In Sustainability Report 2007

GRI index	brief description	
<b>1.</b>	<b>strategy and analysis</b>	
1.1	Statement about the relevance of sustainability to the organization and its strategy.	FJ 6, FI 6
1.2	Description of key impacts, risks, and opportunities.	FJ 6, FI 6
<b>2.</b>	<b>organisational profile</b>	
2.1	Name of the organisation.	FJ 8, FI 8
2.2	Primary brands, products, and/or services.	FJ 22, FI 28
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	FJ 8
2.4	Location of organisation's headquarters.	FI 8
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	FI 8
2.6	Nature of ownership and legal form.	FJ 8
2.8	Scale of the reporting organization: Number of employees; Net sales; Total capitalisation broken down in terms of debt and equity; Quantity of products or services provided.	FJ 13
2.9	Awards received in the reporting period.	FJ 26
2.10	Significant changes during the reporting period regarding size, structure, or ownership.	FJ 13
<b>3.</b>	<b>report parameters</b>	
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	FJ 2
3.2	Date of most recent previous report (if any).	FJ 6
3.3	Reporting cycle (annual, biennial, etc.)	FJ 6
3.4	Contact point for questions regarding the report or its contents.	FI 31
3.5	Process for defining report content	FJ 6

3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	FJ 8
3.7	GRI content index.	FJ 28
<b>4.</b>	<b>governance, commitments, and engagement</b>	
4.1	Governance structure of the organization.	FJ 8, 13
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	FJ 15
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	FI 11
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	FI 10
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	FI 12
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	FJ 15, FI 10
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	FI 13
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	FJ 15, FI 27
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations	FJ 18, FI 27
4.14	List of stakeholder groups engaged by the organisation.	FI 8
4.15	Basis for identification and selection of stakeholders with whom to engage.	FI 8
4.16	Approaches to stakeholder engagement.	FI 8
4.17	Key topics and concerns that have been raised through stakeholder engagement.	FI 8
<b>5.</b>	<b>management approach and performance indicators</b>	
<b>EC</b>	<b>economic performance indicators</b>	
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	FJ 14
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	FJ 11, FI 22
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts	FJ 11
<b>EN</b>	<b>environment performance indicators</b>	
EN3	Direct energy consumption by primary energy source.	FJ 10
EN5	Energy saved due to conservation and efficiency improvements.	FJ 10

EN6	Initiatives to provide energy-efficient or renewable energy-based products and services, and reductions in energy requirements as a result of these initiatives.	FJ 10
EN16	Total direct and indirect greenhouse gas emissions by weight.	FJ 11
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	FJ 10
EN22	Total weight of waste by type and disposal method.	FJ 11, FI 17
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	FJ 11, FI 17
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	FJ 10, FI 17
<b>LA</b>	<b>labour practices &amp; decent work</b>	
LA1	Total workforce by employment type, employment contract, and region.	FJ 13
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	FJ 15, FI 21
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	FJ 14, FI 21
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities by region.	FJ 25
LA8	Education, training, counselling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	FJ 12, FI 18
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	FJ 14, FI 20
LA12	Percentage of employees receiving regular performance and career development reviews.	FJ 14, FI 20
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	FJ 13
<b>HR</b>	<b>human rights</b>	
HR6	Operations identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour.	Observing the Constitution of the Republic of Hungary
HR7	Operations identified as having significant risk for incidents of forced or compulsory labour, and measures taken to contribute to the elimination of forced or compulsory labour.	Observing the Constitution of the Republic of Hungary
<b>SO</b>	<b>society</b>	
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	FJ 16
SO4	Actions taken in response to incidents of corruption.	FI 11
<b>PR</b>	<b>product responsibility</b>	
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	FJ 25, FI 29



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