

K&H Group Sustainability Report 2021



make smart decisions



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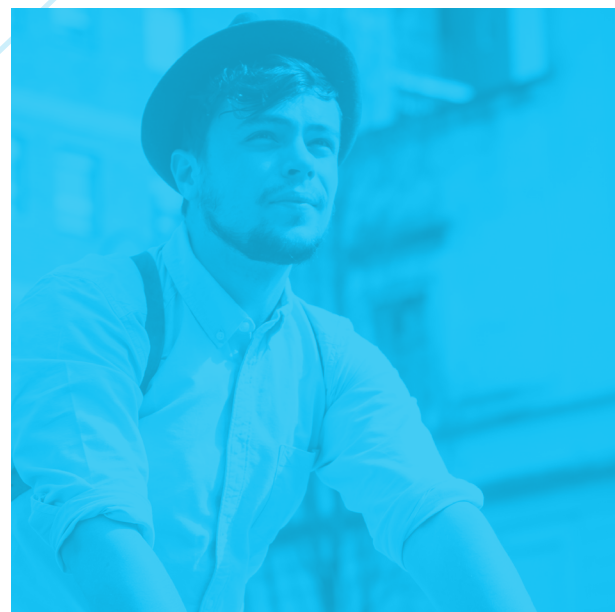
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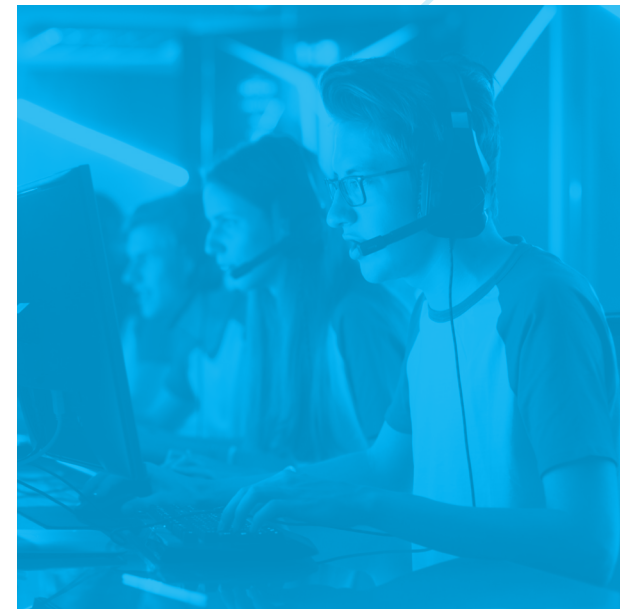
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opening thoughts by the CEO

While satisfying customers' financial needs, K&H as a market leader is also focused on preserving the world around it. We reached a major sustainability milestone in 2021: as a first in the Hungarian banking sector, we achieved carbon neutrality. This is the direct result of our sustainable development strategy, set forth in 2019, which has led to the reduction of our CO₂ emission by 74% compared with 2015, and also of our carbon neutralisation projects aimed at offsetting our remaining emissions.

K&H started digitalisation in earnest several years ago. More and more of our services are becoming available online and their uptake is growing fast. 85% of our clients are active online. 480 thousand use the K&H mobile bank and 320 thousand pay with digitised bank cards. This payment method is not just convenient but has also proved a useful safeguard against infection during the pandemic situation of the past two years. Digitalisation has also reduced our paper consumption by 60% compared with 2015. We have cut our use of other resources, too, during the same period: water consumption by 65% and total energy consumption by 21%.

We promote environmental awareness by sensitising our employees and business partners to this topic, providing them with responsible investment opportunities, and developing and introducing a responsible lending policy. This activity stretches beyond our own operations and has still a long way to go, but it offers us the potential of a better economic and societal impact towards sustainable development. Although we have just set out on this journey, the first results are already visible. In 2021, we stopped financing projects aimed at prospecting for new oil and gas fields and the upgrading of existing extraction facilities. At the same time, we increasingly put our weight behind sustainability projects the value of which quadrupled last year. We are among the market leaders in terms of financing renewable energy generation, where the total value of our financing has shot up to HUF 120 billion.

Our corporate decisions will continue to be driven by our commitment to sustainability and innovation, in which we actively involve our clients and partners. We trust that an ever-growing number of our customers and financial-sector peers will join us on this journey as we continuously strive to be a front runner in the industry.

Guy Libot
CEO of K&H Group





I. our approach

As a leading financial service provider in Hungary, we meet our clients' needs by offering them both banking and insurance solutions, enabling them to make smart decisions and select the products most appropriate for them.

Our innovative services and initiatives reflect our commitment to constantly improving the standard of our services to clients and helping them achieve their dreams and protect their values.

1.5 million

retail, SME
and corporate
clients

3,741

employees

financial results in 2021

- » K&H Bank's after-tax profits: HUF 75 billion
- » K&H Bank's total assets: HUF 5,226 billion
- » K&H Insurance's after-tax profits: HUF 6.7 billion
- » K&H Insurance's total assets: HUF 192.3 billion

loans to public institutions in 2021:

- » retirement homes: HUF 4.5 million
- » schools: HUF 796.6 million
- » nurseries, preschools: HUF 1.5 million
- » hospitals: HUF 1.1 million

(Data: 31. 12. 2021.)



A young man with dark hair, wearing large headphones and a denim jacket, is smiling while working on a laptop. The entire image is covered with a semi-transparent blue overlay. The text 'II. our sustainability policy' is written in white, bold, sans-serif font across the middle of the image.

II. our sustainability policy

K&H Group Sustainability Program Office

The Office coordinates the sustainability activities of K&H Group in Hungary and embodies our company's commitment in the course of activities implemented throughout the country.

- » monitor business operations
- » collect sustainability data
- » facilitate commitment to this subject on the part of relevant corporate clients
- » report to regulators
- » corporate social responsibility

the 5 working groups of the Program:

- » business policy, organisational issues, employee involvement
- » sustainability data and indicators
- » sustainability risk
- » our clients' commitment
- » social issues of sustainability, CSR, communication

The CCCA (Collective Commitment To Climate Action) was launched by the United Nations Environment Program Finance Initiative (UNEP FI) for the financial institutions of the world in 2019. The 36 banks that have already signed the document have undertaken to gradually transform their portfolios and their business strategies in line with the 2015 Paris Accord in order to contribute to the effort of keeping global average temperature rises below 2°C and preferably at 1.5°C. KBC was among the first signatories of the CCCA in 2019; the criteria set out in that document apply to the entire Group, including the Hungarian operations. In order to deliver on KBC's joint commitment, the Group has set up its KBC Sustainable Finance Program, which is embodied at the local level in the K&H Sustainability Program.



sustainability in our operations

climate neutrality achieved by the end of 2021

paper use, water use, recycled waste, waste disposal (incinerator, landfill), carbon emissions:

- » we have cut our carbon emissions by 74% since 2015
- » we have reduced our water use by 65% since 2015
- » we generated 105,767 kWh electricity using solar panels in 2021, 4% more than in the year before
- » our total energy usage is 21% lower
- » we sent 12% less waste to landfill and incineration sites
- » we introduced selective waste collection at a further 9 client points in 2021
- » we continued the energy modernisation of our client points
- » we added over 200 hybrid cars to our vehicle fleet
- » we printed 5.9 million fewer pages in 2021, reducing our paper use by 61% since 2015, and thus:
 - » we saved 74 tons of trees from felling,
 - » we consumed 1,476 thousand litres less water (equal to the annual water usage of 17 households),
 - » we used 325,000 kWh less electricity (equal to the annual electricity consumption of 147 households)
 - » we prevented the release into the atmosphere of 27 tons of carbon-dioxide
- » we reduced our own direct carbon emission by 330 tons

In addition to the above, KBC makes every effort group-wide to achieve full carbon neutrality by supporting the environment. To this end, we supported three different schemes in 2021, all of which are also aligned with our sustainable development objectives. The schemes are Gold Standard or Verified Carbon Standard certified.

- » kitchen equipment and water supply development in Sub-Saharan Africa
- » prevention of illegal deforestation in Brazil, to protect 150,000 hectares of the Amazon rainforest
- » sustainable reforestation scheme in Uruguay on 21,298 hectares





our sustainable business operations

K&H is committed to climate neutrality and to the implementation of KBC's group-wide sustainability strategy covering all countries:

- » we helped banking business clients prepare for climate change: we conducted 100 client conversations about sustainability
- » we reviewed our lending policy concerning the sectors/products that are the most affected by climate change and are the most intensive users of carbon
- » we introduced constraints on our financing of fossil fuels
- » we are constantly expanding our offering of sustainable investment funds: the sum total of socially responsible investments (SRI) increased fourfold in 2021, reaching HUF 60 billion; 8% of all assets under management were in SRI funds in 2021 and SRI represented nearly 20% of sales in that year
- » we financed a total of 298 MW solar capacity (AC), worth nearly HUF 86.6 billion, which is equal to 16% of industrial (i.e. 50+ kW) solar power capacities built in Hungary by the end of 2021
- » 83% of our lending for office projects granted until the end of 2021 was for green-certified (LEED, BREEAM, WELL) buildings, while our residential construction project financing is limited to condominium apartments with a BB (almost zero energy demand) or even better energy rating
- » K&H leads the market in financing the renewable energy sector; we expanded our renewable energy portfolio significantly, reaching a total volume of HUF 120 billion

differently: the next level

The four pillars of our strategy are just as solid as before: we are and will remain a bankinsurance group, we will continue to put our clients first, we will maintain our commitment to sustainable and profitable growth, and we will also uphold our corporate social responsibility. These will remain the robust pillars of our strategy in the future as well.



The consistency created by PEARL culture and attitude has enabled KBC to set an example. PEARL will therefore remain a cornerstone of our operations. We have enhanced that strong corporate culture and will uphold the extra dimension determining the unity of PEARL+.

the main pillars of PEARL+:

Performance: we deliver outstanding performance above and beyond the expectations of our stakeholder groups

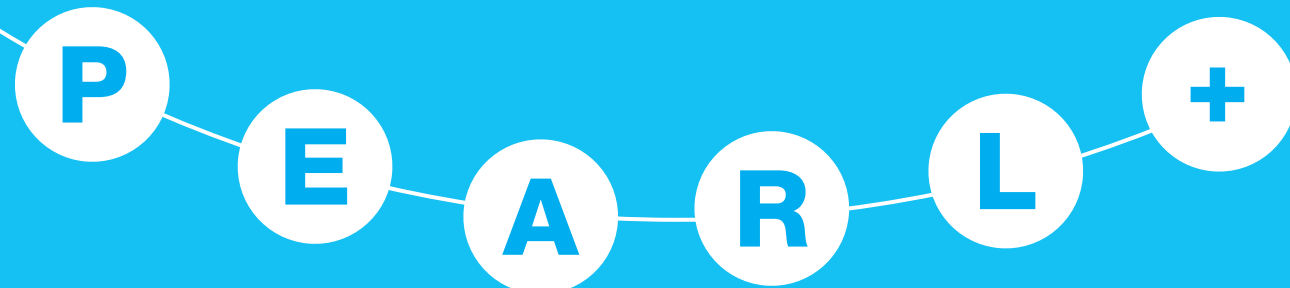
Empowerment: we empower our employees to fulfil their creative and personal potential

Accountability: we are personally accountable to all our stakeholder groups

Responsiveness: we are open, helpful and supportive in dealing with the needs, ideas, proposals and efforts of our colleagues, superiors and clients

Local embeddedness: we are aware that both we and our clients are highly diverse across our different markets and we act accordingly

+ and we add an extra dimension: collaboration will be ever more in our focus, alongside the joint development of solutions and ideas within the Group



A young man with dark hair, wearing large headphones and a denim jacket, is smiling while sitting at a desk. He is looking at a laptop screen. The entire image has a blue tint. The text 'III. our employees' is overlaid on the left side in white.

III. our employees

responsibility to employees

K&H Group considers its employees as its most important resource and is convinced that it will be successful only if its staff are healthy, satisfied, sufficiently motivated and highly professional and knowledgeable. To this end, all areas of our human resource management are aimed at creating an environment that supports the aligning of the expectations of employees and the needs of the company, providing opportunities for professional growth for our colleagues and creating the conditions for a healthy work/life balance.

- » there are always opportunities for improvement in this respect
- » our colleagues are given the opportunity to try and improve their skills at different departments
- » we offer opportunities for staff to thrive, to do what they are really interested in and are really good at, so that they can progress in their careers and be successful and satisfied in life

In 2021 we maintained the measures we had introduced due to the pandemic in order to protect the health of our colleagues.

- » we gave reusable face masks to all our staff
- » we created the conditions for more than 1600 of our employees to work remotely from their homes





training

At K&H Group, we run professional training courses to encourage our employees' progress and nurture their careers within the company. We offer and finance a variety of training courses, in both conventional and electronic (e-learning, video) formats. In response to the pandemic, we delivered our courses on online platforms as well.

HUF

255,4 million | training expenditures

306 | classroom and online training **109** | e-learning **276** | training videos

7 | training days per employee **42** | financing for employees' individual higher education studies or professional certifications

- » professional and skill development courses supported with online tools
- » knowledge sharing forums
- » teamwork development programs
- » training tailored to target groups

- » support to individuals writing their thesis/dissertation
- » leadership development
- » computer courses
- » customised support opportunities
- » job-based training packages

equal opportunities, women

Providing equal opportunities for the genders and making appointment decisions based solely on merit has always been a part of our core values and organisational culture. This is also evidenced by the fact that, as of the end of 2021, 39% of managers were female at K&H Group. Nevertheless, we will need to do more to achieve gender parity at the highest levels of management as well. In order to provide growth opportunities as widely as possible, we intend to offer priority support to our talented and ambitious female colleagues with management potential. In 2022 we will launch our 2nd K&H meNŐk (Cool Ladies) management mentoring scheme for women. Established in 2020, our K&H meNŐk Career School provides further training for our female managers.

» **women accounted for 70%
of the employees promoted
to a higher position in 2021**



career planning and development

110 thousand | visits to
careers page **2,931** | video
interviews
16,610 | candidates **712** | new
employees

boomer	pre-1960	3
Gen X	1961–1980	180
Gen Y	1981–1994	312
Gen Z	from 1995	217

work experience:
» 31 students on work experience



K&H top talent program

Its objective is to train the new generation of K&H top150 managers, nurturing the participating talents.

» 18 participants

KBC top talent program

Its objective is to train the new generation of KBC top300 managers, nurturing the participating managers.

» 28 participants

K&H network managers program

The goal of this two-year program is to identify potential successors to regional management positions responsible for customer points, prepare these talented individuals for fulfilling the role and support the newly appointed managers in serving in these positions successfully.

» 10 participants





benefits

As a leading financial institution in Hungary, K&H makes every effort to develop and operate a remuneration regime competitive on the domestic market. To this end, we collect market information at all times and regularly compare our remuneration structure with those of our competitors.

- » average performance-related salary increase in 2021: 4%
- » HUF 45 million in welfare support
 - › we helped a large number of our employees purchase computers for online education

K&H has provided its employees with discounts and subsidies and, in 2021, extraordinary benefits to help our colleagues live a full life. Our employees can also seek legal advice regarding their personal issues free of charge from our legal counsels; we also allow staff to use their company cars for free at the weekend, supporting them yet further in a variety of life situations. The Group offers welfare assistance to current and retired employees in need. In addition, we paid extra cash benefits to our employees for their extraordinary performance during the pandemic.

» a program for new mothers

We believe it is important that new mothers who are away from the workplace can keep up to date with the latest news from K&H Group; this is also intended as a means to help as many of them as possible to return to their workplace after child-care leave.

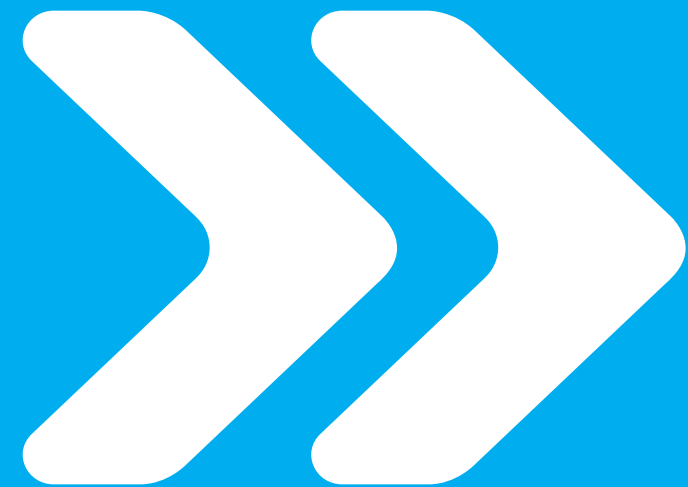
- › K&H welcome back – 86% returned – 50% part-time. 2021 – 91% returned – 29% part-time
- › HUF 40,000 welfare subsidy – 29 employees received the subsidy
- › childbirth grant for 6 persons, HUF 240,000
- › IVF support 1 person, HUF 210,000



excellent working conditions

Outstanding work and continual professional development are possible only under the right conditions.

- » bicycle storage
 - » break room
 - » health corner – 4 stationary bikes
-
- » In 2021 we took further steps to provide the technical and regulatory preconditions enabling work from home wherever this was permitted by the nature of the job. All employees were given smartphones and laptops for remote access.
-
- » In response to the pandemic, we offer mental hygiene consultations online and by telephone to all employees who request it.





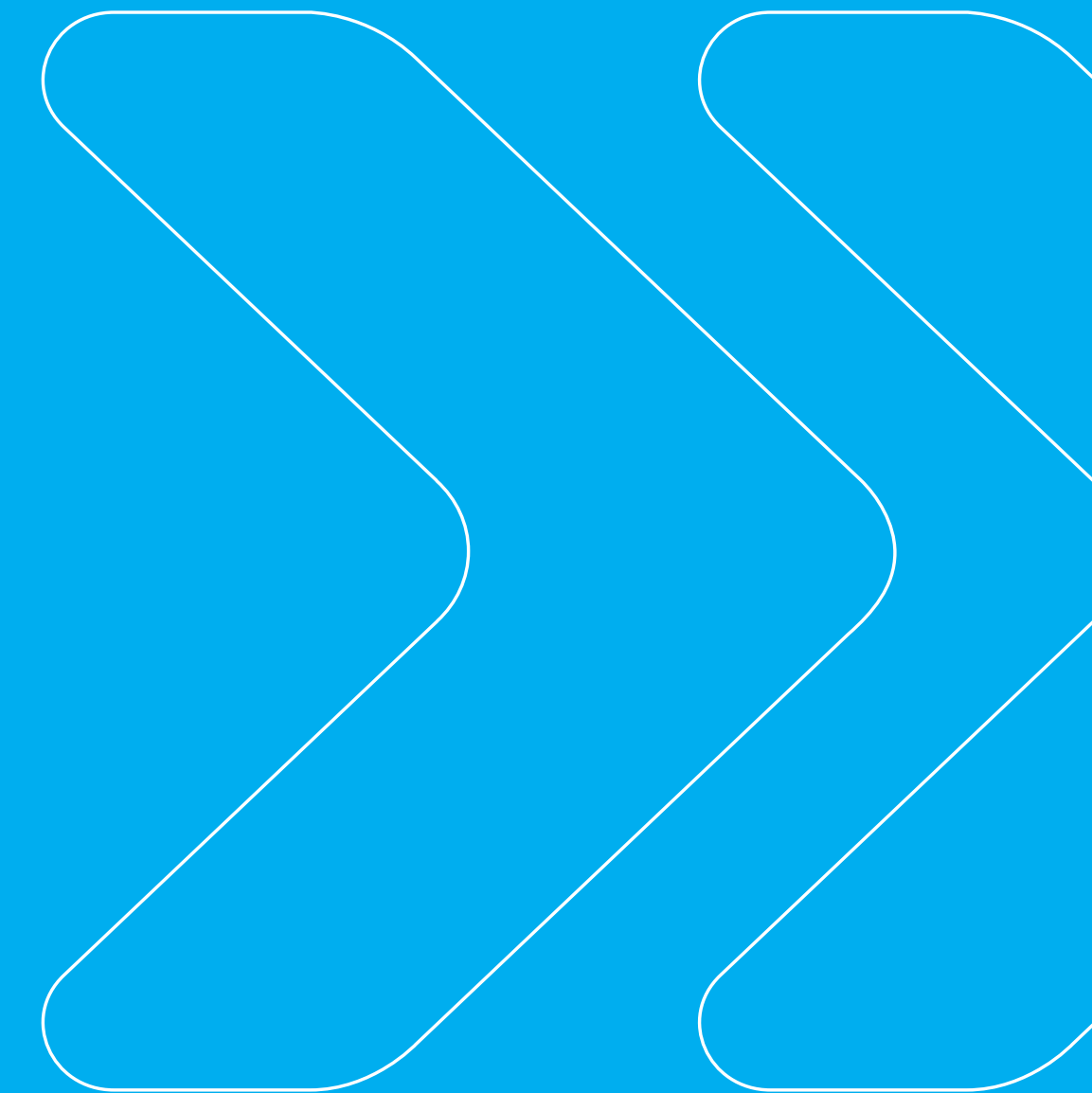
healthier employees

1967 | occupational medicine
examinations in Budapest

932 | specialist medical
examinations

756 | examinations at our
sites in the countryside

670 | contribution to
the cost of glasses



- » gynaecology, dermatology, rheumatology and ear/nose/throat specialist care is available from our occupational medicine partner
- » our staff can now charge the cost of coronavirus tests purchased for themselves or their close relatives to their unrestricted benefit budget

occupational safety, bank security

We consider it essential that the staff of K&H Group should be aware of fire protection, occupational safety and bank security issues. The relevant educational material is available on our servers, electronically.

The number of workplace accidents remained negligible in 2021; only four cases were reported. Nine persons suffered accidents while on the road; most of them stumbled or slipped. Each of these cases was investigated in order to prevent their recurrence.

For safe home office work during the pandemic, our employees attended an information security e-learning course.





IV. our responsibility



related regulations at K&H

Our activities regarding business ethics, social sensitivity, human rights, as well as the reduction of our environmental and ecological footprint are based on stringent principles.

business ethics

- » code of conduct of the K&H Brand Group
- » code of ethics

socially sensitive issues

- » policy for lending to private persons and other clients
- » equal opportunity access in client relations

human rights

- » collective agreement (sections 6A and 6B)

environmental protection

- » environmental policy of the K&H Brand Group and KBC Group subsidiaries in Hungary
- » energy policy of the K&H Brand Group and KBC Group subsidiaries in Hungary

the two main objectives of the bank group's anticorruption program

- » definition of aspects and principles that help prevent conflicts of interest
- » working out a group-level solution for comprehensive compliance with legal requirements



digitalisation results

- » There is a steady need for digital banking and insurance. Clients have become more receptive of such solutions, and the coronavirus pandemic has boosted that trend. K&H had over 600,000 digitally active clients in 2021; this figure corresponded to 85% of the entire clientele. Almost 480,000 persons use the K&H mobile bank, and over 320,000 use digitalised bank cards. The popularity of payments with smart devices is obviously growing; more than 1.6 million contactless mobile payments were effected each month in 2021, 15% of which were initiated with smart watches.
- » numerous new and innovative payment solutions were offered in 2021, and the services available in the K&H mobile bank have been expanded:
 - › the average payment with a bank card through a smart device was HUF 15,000
 - › 80,000 bank cards were digitalised after the introduction of Google Pay in April 2021; the monthly number rose by 36% on average
 - › HUF 6 billion was spent in one million transactions through the GPay application, which equals HUF 6,200 per transaction
 - › the number of Apple Pay users reached 240,000 in December 2019

responsibility towards suppliers



2,234
active suppliers
(group-level)



in every new
contract:

code of
conduct



in high-value tenders:

social
responsibility
questionnaire



electronic invoicing
option for contactless
and simpler
administration



integration of social,
ethical and environmental
protection criteria



procurement of products
and services that
minimise the burden
on the environment



cooperation with
suppliers who support
K&H's progress towards
sustainable development



cooperation with
suppliers who accept
the global accord of
the United Nations
as binding

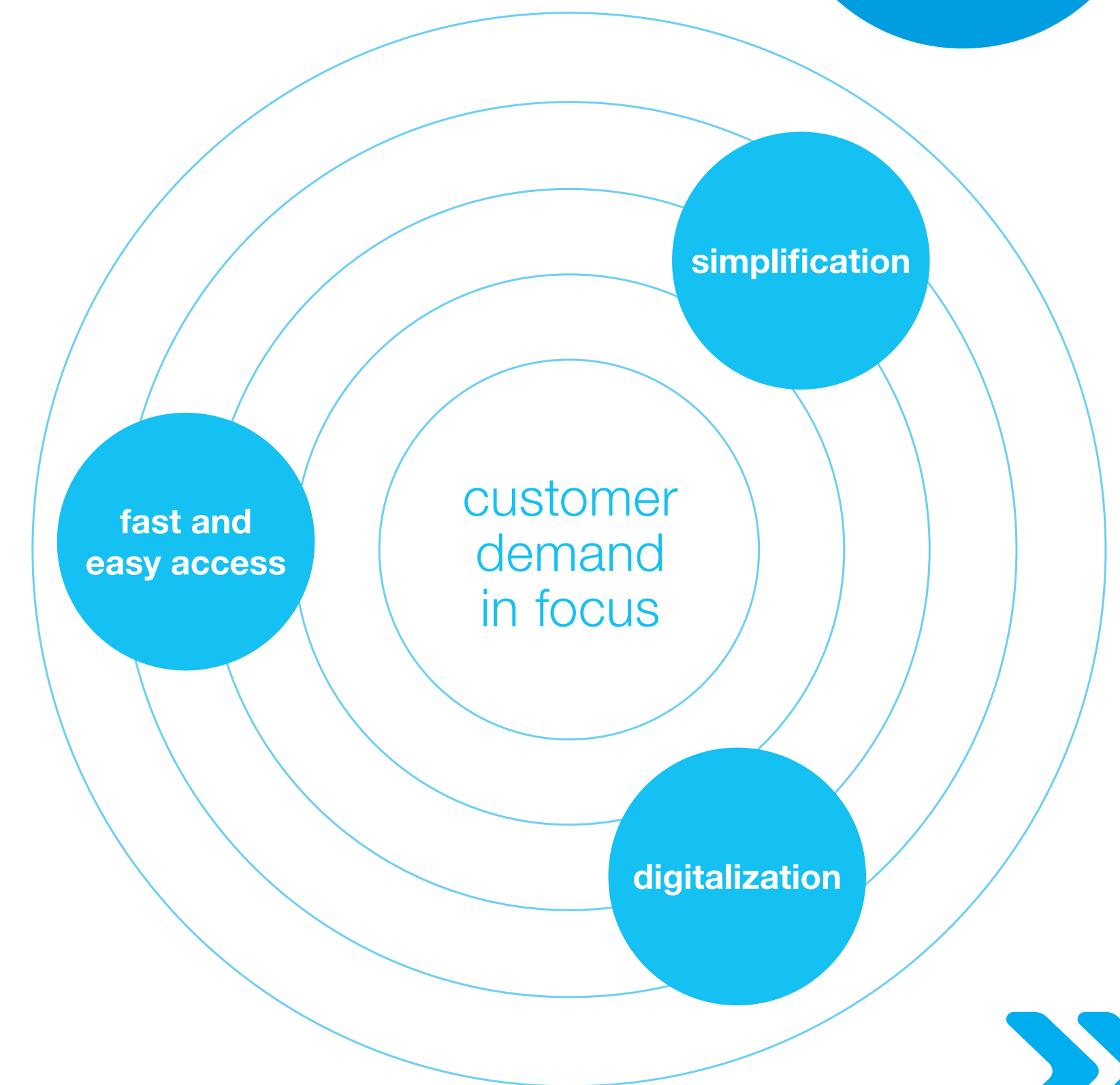


responsibility towards clients



We strove to make daily banking simpler, safer and more innovative in 2021:

- » a single visit to a customer point is sufficient to take out a home loan, because all other processes can be carried out electronically; this promotes the safety of our clients and electronic administration
- » we support the digital administration of K&H business account packages with preferential electronic transaction order fees, which is much lower than the fee payable for paper-based orders
- » our efforts at online and physical accessibility were completed last year; 158 physical customer points are now accessible
- » our renewed customer portal provides an overview of all insurance products in one place
- » more than 950,000 green cards (insurance coverage certificates) were sent out in digital format last year
- » an online risk life insurance calculator was launched; an advisor can be involved in the digital contracting process in the mobile bank and on the direct insurance sales portal



A man with a beard and glasses is sitting at a desk, working on a laptop. He is looking down at the screen. On the desk, there is a white mug, a smartphone, and some papers. In the background, there are wind turbines, suggesting a focus on renewable energy or sustainability. The entire image has a blue tint.

V. our corporate social responsibility



financial education



environmental protection



enterprise promotion



health

financial education

» **K&H trend monitor**

we show what is behind the news: analyses and opinions about the current financial market, investment opportunities, and personal finances

» 23 articles published in 2021

» **K&H Trendcast**

current financial opinions in view of the global market

» 21 podcast episodes in 2021

» **free e-learning materials from K&H**

we offer freely available e-learning materials to aspiring entrepreneurs about establishing a business (an individual entrepreneurship or a company), setting up a webshop, attracting capital investors, and obtaining bank financing

» 7 e-learning courses

» **K&H investors' club**

we reveal underlying economic and money market information that may be useful to private investors in making investment decisions

» 9 hybrid events

» **K&H e-portfolio**

up-to-date information for a 360-degree overview of personal savings and investment portfolios



financial education

» K&H ready, steady, money! financial educational program

In view of the pandemic, the competition was carried out online from the first round in January 2021. Thanks to the extended competition interface, we could safely continue extending children's financial knowledge.

In addition, online preparation materials were offered through the vigyázz#KáPé app, and the mentorship program was also executed online, where customer service point staff provided further knowledge to the competitors.

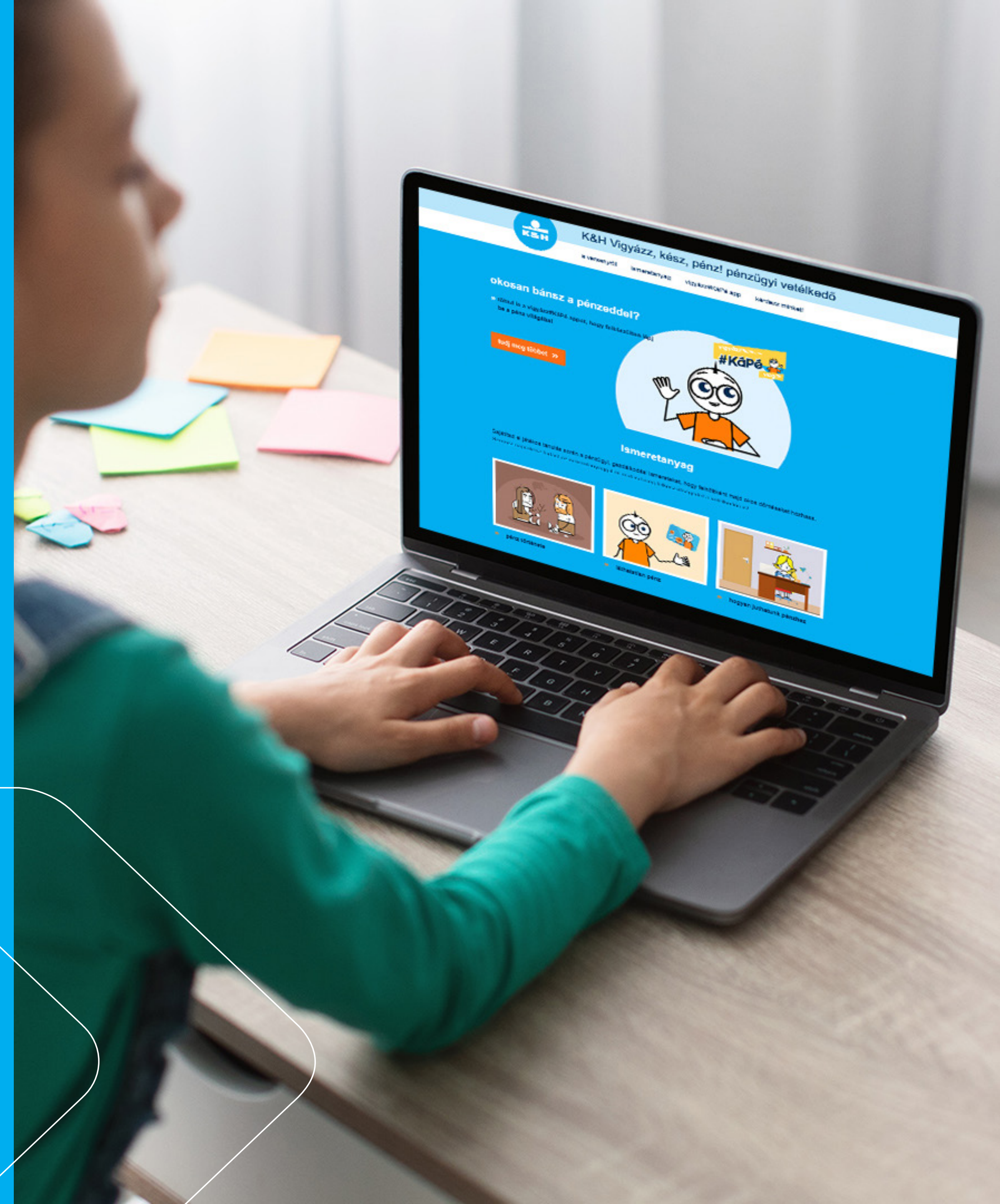
» thanks to the new, online competition interface the vigyázz#KáPé app has been downloaded more than 30 thousand times

» number of competition entrants in the 2020-21 academic year:

- » 1,567 teams
- » 6,000 students
- » 488 schools
- » from 227 communities

» more than 55,000 students over 10 years

» mentorship program at customer service points: over 6,000 teams in 10 years, with the involvement of 220 personal customer service points





environmental protection

“K&H for sustainable agriculture” scholarship program

The “K&H for sustainable agriculture” scholarship program was executed for the seventh time in 2021. The scheme is aimed at financially supporting studies and research for the sustainable, long-term development of the agricultural sector.

In the past seven years, 336 talented students submitted high-quality theses in the “K&H for sustainable agriculture” scholarship program. Including last year’s winners, 53 applicants received HUF 8 million of total support for the continuation of research that contributes to safer as well as more efficient and sustainable agriculture.



enterprise promotion

K&H Group has been working for years to assist start-up, developing and family businesses by promoting entrepreneurial spirit, and by connecting needs with opportunities.

» K&H: “gap in the market”

K&H has more than 120,000 business clients. We do not only strive to provide innovative banking solutions but also wish to actively participate in the business community, help companies start and grow their business, and allow them to make more conscious financial decisions. The website uzletetide.hu offers articles, e-learning materials and inspiring videos about starting and developing a business, and improving financial consciousness. Furthermore, fledgling entrepreneurs may ask K&H's experts questions and get discounts for future success. In addition, we have worked as the financial mentors of the business TV show “Shark Tank” for four years, supporting aspiring participants and business-minded viewers with our experience.

» K&H family business excellence award

The K&H family business excellence award has been created in acknowledgement of the contribution of Hungary's family businesses to the economy, and their commitment to the country's society. In 2021, we once again rewarded entrepreneurs whose success may inspire other family businesses to reach the next level.

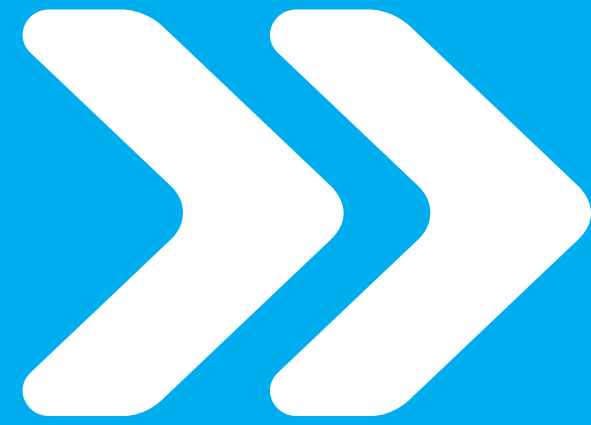
- 4 categories
- 7 award recipients

» K&H family businesses club

The K&H family businesses club has been established as an informal forum where family business owners can learn from each other and reputable presenters, and can openly talk about the challenges and successes in their families and businesses.

- 6 years of experience
- 246 hours of presentations
- 59 inspiring events
- 2,314 participants





» **K&H NextGen academy**

One of the major challenges to a family business is how to pass the company on to the next generation. It is this succession issue that we wanted to address with the K&H NextGen academy programs, which were launched six years ago to provide comprehensive and inspiring additional knowledge in fields that promote a company's future growth and sustainability.

» **Start it @K&H**

The "Start it @K&H" incubator program, which is run on a purely CSR basis, awaits primarily early-phase start-up companies that harbour major growth potential, regardless of the sector they operate in. As Hungary's no. 1. large corporate incubator program, "Start it @K&H" is an inspiring community with an office in Budapest and another in Győr, where the participating corporations receive product development and investment support from experienced mentors for 12 months, tapping into K&H's domestic and international network of connections. Eighteen teams joined the incubator program in the selection process focused on sustainability in the autumn of 2021. "Start it @K&H" placed third in the "economy of the future" category of the "Effect 2030 – community investments awards".





health

As a leading financial institution, we strive to respond to social needs and help people live life to the fullest. Consequently, our social responsibility efforts were once again focused on the Covid pandemic in 2021.

» **donation program**

In August 2021, K&H donated to the National Ambulance Service HUF 10 for every online money transfer and bank card payment by retail and SME clients. This donation drive further promoted the usage of digital banking products at the time of the pandemic. As a result – with additional contributions by our foundations – we donated HUF 50 million in total for the purchase of life support systems for children. Consequently, more than 400 life-saving devices were installed in ambulance vehicles. In that way, we encouraged digital payments while also supporting the tireless efforts of ambulance officers.



» **K&H MediMagic equipment procurement scheme**

K&H Group is a committed supporter of Hungary's child health care for the application of innovative diagnostic and remedial procedures. Announced on an online interface, the K&H MediMagic equipment procurement scheme was focused on everyday provisions to children in 2021. Including the 11 procurements in last year's 18th iteration of the scheme, we have helped child health care institutions acquire equipment worth HUF 827 million on 512 occasions.

In addition to the HUF 20 million earmarked for equipment procurements in the K&H MediMagic program in 2021, K&H Insurance and the management company of K&H funds supported the program with another HUF 3 million. This allowed further child health care institutions to extend and modernise their equipment.

K&H e-sport sponsorship

» K&H e-sport sponsorship

We consider e-sport to be the sport of the future, as it is similar to the world of conventional sports in several ways: it involves intellectual exercise and requires physical stamina. That is why we want to set an example in this field, too, by supporting commitment, perseverance and outstanding performance. We intend to support Hungarian e-sport talent already from the beginning.

» sponsored entities:

- › K&H National E-sport Championship
- › K&H e-cup FIFA'21
- › K&H Junior Rocket League Cup



A photograph of three runners in a race, set against a background of lush green trees. In the foreground, a woman with blonde hair tied back is running towards the camera, wearing a black tank top and bright yellow shorts, with a race bib number 353. To her right, a man in a dark blue t-shirt and black shorts is also running, with a race bib number 111. Behind them, another woman in a red t-shirt and black leggings is running, with a race bib number 328. The scene is brightly lit, suggesting a sunny day.

K&H go!

» mass sport events:

The Balaton Marathon and the K&H go! running night returned after the pandemic, with 5,169 participants in total.

- › Balaton Marathon: 2,904 participants
- › 27th K&H Go! running night: 2,265 participants

» paralympic cooperation:

K&H prolonged and continued the sponsorship of the Hungarian Paralympic Committee despite the postponement of the Paralympic Games in Tokyo. In that way, we could contribute to the training of athletes during the pandemic, too.

awards received

FIGYELŐ TOP200
AZ ÉV PÉNZÜGYI VÁLLALKOZÁSA **2021**

Figyelő TOP200
financial enterprise of the year



Global Finance 2021
best trade finance bank

BÉT
LEGEK
2021

Top of the Budapest Stock Exchange 2021
domestic share trading platform of the year, K&H stockbroker

BÉT
LEGEK
2021

Top of the Budapest Stock Exchange 2021
share fund manager of the year, K&H funds manager

2021
PRIVÁTBANKÁR.HU
KLASSZIS
AZ ÉV LEGJOBB TŐKEVÉDETTALAP-KEZELŐJE
K&H DOLLÁR RUGALMAS ALAP
(FORINTBAN)
1. HELYEZETT

Privátbankár.hu "Klasszis 2021"
best capital-protected fund manager of the year, K&H Fund Management

2021
PRIVÁTBANKÁR.HU
KLASSZIS
LEGJOBB HAZAI RÉSZVÉNYBEFEKTETŐ ALAP
K&H NAVIGÁTOR ALAP
1. HELYEZETT

Privátbankár.hu "Klasszis 2021"
best domestic share investment fund, K&H Investment Fund Management



IT Security Day, Security Award
IT security incident management team of the year 2021

kiemelkedő digitális biztosító
DJP partner

Digital Welfare Program
outstanding digital insurance company

kiemelkedő digitális hitelintézet
DJP partner

Digital Welfare Program
outstanding digital credit institution

Az év fenntartható bankja



2021

Mastercard
sustainable bank of the year, 2nd place

Az év marketing-kommunikációs kampánya



2021

Mastercard
marketing communication campaign of the year, 3rd place

VI. GRI index



General standard data provision			page(s)
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G4-6	Countries where the organisation is operating		5
G4-8	Markets served		5
G4-9	The organisation's size		5
G4-10	Employee structure		5, 15–16
G4-12	The organisation's supply chain		25
G4-13	Important changes in the reported period		3, 10
G4-14	Implementation of the precautionary principle at the organisation		20
G4-15	Supported initiatives		10, 13–19, 24–36
G4-17	Entities involved in the organisation's consolidated financial reports or equivalent documents		5
G4-18	Content of the report		2
G4-19	Key considerations		3–13, 15, 23–26

Involving stakeholders		
G4-24	Stakeholder groups to which the organisation is committed	5, 9, 12–13, 24–35
G4-25	Principles underlying the relationship with stakeholder groups	4–11
G4-26	Stakeholder management system	7
Report profile		
G4-28	Reporting period	1
G4-32	Compliance level	GRI pages
Governance		
G4-35	Delegation of powers related to economic, environmental and social responsibilities	7
Ethics and integrity		
G4-56	The organisation's values, principles, standards, and norms of conduct	3–11
Category: Economy		
Economic performance		
G4-DMA	General reporting about management style	3, 5
G4-EC1	Direct economic value generated and distributed	5
Market presence		
G4-DMA	General reporting about management style	3, 5, 23
Indirect economic impacts		
G4-DMA	General reporting about management style	3, 5–7, 23
G4-EC7	Development and impact of supported infrastructural investments and services	24, 26

G4-EC8	Significant indirect economic impacts and their extent	3, 24–26
Category: environmental protection		
Energy		
G4-DMA	General reporting about management style	7–9
G4-EN1	Quantity of used materials in terms of mass or volume	8
G4-EN3	The organisation's energy consumption	8
G4-EN6	Reduction of energy consumption	8
Water		
G4-DMA	General reporting about management style	7–9
Emission		
G4-DMA	General reporting about management style	7–9
G4-EN19	Reduction of greenhouse gas emissions	8
Products and services		
G4-DMA	General reporting about management style	3–11
G4-EN27	Impact of initiatives aimed to reduce environmental pressures from products and services	8
Compliance		
G4-DMA	General reporting about management style	7, 23
Suppliers		
G4-DMA	General reporting about management style	7–9
Evaluation of suppliers in terms of environmental protection		

G4-DMA	General reporting about management style	25
Category: society		
Subcategory: HR practice and fair conduct at work		
Employment		
G4-DMA	General reporting about management style	7, 10–11, 13
G4-LA3	Employee retention and returning to work after parental leave (data by gender)	18
Occupational safety		
G4-DMA	General reporting about management style	13, 20–21
G4-LA9	Average number of training hours per year	14
Training and education		
G4-DMA	General reporting about management style	13–14
G4-LA10	Programmes aimed at skills development and life-long learning designed to help employees to stay continuously employed and/or conclude their career	13–14
Diversity and equity		
G4-DMA	General reporting about management style	7, 15
Subcategory: human rights		
G4-DMA	General reporting about management style	7
G4-HR3	Number of cases of negative discrimination and measures aimed at prevention	15, 26
Evaluation of suppliers in terms of human rights		

G4-DMA	General reporting about management style	25
Subcategory: society		
Local communities		
G4-DMA	General reporting about management style	5, 11
Anti-corruption measures		
G4-DMA	General reporting about management style	23
Anti-competitive behaviour		
G4-DMA	General reporting about management style	7, 10–11
Subcategory: product liability		
Health and safety of clients		
G4-DMA	General reporting about management style	3, 24, 26, 34, 36
Client data protection		
G4-DMA	General reporting about management style	23