

## MONETA has the second best ESG reporting in the Czech Republic

Prague, 3 November 2023

**MONETA Money Bank is the second-best firm in the Czech Republic in reporting on sustainable corporate behaviour, the so-called ESG rating. This was confirmed by the evaluation of an independent comprehensive survey created by the Association of Social Responsibility in cooperation with the internationally award-winning CEMS study programme, which operates within the Prague University of Economics. The rating was published in Forbes magazine on Thursday.**

*"We appreciate this award immensely. This is the first completely independent domestic rating based on six months of professional research. The silver medal we received confirms that our sustainability strategy is the right way to go. In our strategy, we have set eleven main goals, which are linked to the UN Sustainability Goals - SDGs - and we have defined both very specific tools and a time horizon for achieving them. Our policy has therefore been based on transparency, fairness and clearly defined concrete priorities from the outset, and this has paid off in the long term,"* said Zuzana Filipová, Director of Sustainability and Communication.

A total of 135 Czech companies across all segments, with a total turnover of CZK 1.2 trillion in 2022 (17.2% of the Czech Republic's GDP) and 2.7% of the active Czech population as employees, participated in this year's survey, which lasted more than half a year. This year's evaluation involved ten experts in each ESG area from the Faculty of Business Economics of the University of Economics. To analyse the performance of companies in terms of the individual pillars, an extensive questionnaire was used as a basis, which measured selected indicators within the individual ESG parts and combined quantitative and qualitative questions assessing the readiness of companies to transparently communicate how they address individual topics. The environment (E) assessed, among other things, how the company approaches pollution, electricity consumption or waste and water management. Under indicator S - society - assessors looked at the company's approach to diversity, employee rights and community support. For governance (G), the focus was on how transparently the company communicates its business model, ownership structure or how effectively it monitors ESG risks.

MONETA has been actively engaged in the field of sustainability since its listing on the stock exchange in 2016. Since then, it has reduced its direct emissions by more than 81 percent saving more than 11,500

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MONETA Money Bank, a.s., which is the controlling person of MONETA holding, is a leading independent Czech bank, servicing clients through its nationwide branch network. The bank has been traded on the Prime Market of Prague Stock Exchange since 2016. The bank has focused on retail and SME oriented business model with a strong position in the consumer and agriculture segments. In addition, the bank provides customers with insurance products and investment funds. MONETA serves more than 13% of the Czech population via an omni-channel distribution strategy which includes 153 branches and 563 ATMs, a market-leading digital banking platform, a call center, auto dealers, building society and mortgage bank, brokers and leasing partners.

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tonnes of carbon dioxide. It has then saved 194 tonnes of paper through a dramatic switch to digitalisation and is a pioneer of electromobility in the country. In the field of social responsibility, for example, it has levelled the playing field for its LGBT+ employees, which the state does not grant them, and through its MONETA Clementia Foundation it forgives the debts of its clients who, through no fault of their own, find themselves in an unsolvable situation and are unable to repay their debts. The bank is also gradually closing the gender pay gap for its employees: the so-called Gender Pay Gap is now 1.98% at MONETA, while the gross pay gap in the EU averages 12.7%.

*"The Bank scored very highly in a number of areas across all ESG pillars, particularly in corporate governance. Not only does it have a detailed view of its own carbon footprint, but it also strives to obtain the most accurate GHG emissions data from its suppliers. It is committed to diversity, equality and inclusion in the workplace, and has its own committee for conducting constructive dialogue between employees, senior management and the Supervisory Board,"* the assessors said in explaining Moneta's highly positive rating.

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