

At BNP Paribas, we strategically leverage research and development to drive innovation in our products and services, significantly enhancing our contributions to sustainability while fostering business growth. Our commitment to integrating sustainability into our operations is reflected in our comprehensive suite of green financing products, which support renewable energy, energy efficiency and sustainable infrastructure projects. These initiatives not only address the pressing needs of communities in Poland but also align with global sustainability goals, helping to reduce pollution and conserve resources.

One of our key innovations is our initiative to provide user-friendly tools that empower clients to measure, manage and reduce their environmental impact. By offering actionable insights, we foster a culture of sustainability among businesses. Our award-recognized operating model is specifically designed to support clients in their decarbonization efforts, incorporating comprehensive carbon footprint calculations that encompass all three scopes of emissions. Over 100 of our Clients have been invited to participate in POC. As we move forward, we are making a capital investment in the development of cutting-edge solution. Additionally, our collaboration with leading ESG rating agencies enhances transparency and helps clients effectively navigate their sustainability journeys. This dual approach not only supports responsible decision-making but also drives demand for sustainable financial products, thereby contributing to our business growth.

A key differentiator for our bank is our dedicated team of engineers who provide specialized expertise to our Customers and prospects, particularly in energy transformation investments. This includes supporting businesses in their transformation to sustainable business models, which is critical in today's market.

The final key element of the Bank's operating model is to engage our clients by building awareness and providing substantive support to them. Every year we organize a series of meetings with entrepreneurs, to which we have invited both our clients and prospects. The events are held in a total of more than 20 locations across the country in the form of business breakfasts and each series gathers about 200-300 participants. Our experts discuss a range of important issues related to energy transition, support for Polish companies in this process, EU funds and ways to achieve energy efficiency. In addition, we regularly organize webinars for clients on current ESG challenges and dedicated solutions. The events are prepared by Bank experts generally in cooperation with external consultants and tool providers.

We actively foster the exchange of expertise between our Belgian and Polish entities, creating a collaborative environment that fuels innovation. This exchange has led to the development of tailored solutions that cater to local market needs while adhering to best practices in sustainable finance. Our R&D initiatives further enhance our capabilities, ensuring that our innovations are rooted in rigorous research with defined objectives and measurable outcomes. These collaborations not only expand our knowledge base but also facilitate the transfer of cutting-edge ideas into practical applications that drive growth.

In addition to our product innovations, BNP Paribas is committed to pioneering digital transformation in the banking sector. Our strong social media engagement strategy promotes awareness of sustainability issues and encourages community involvement in green initiatives. By creating a dynamic online presence, we position ourselves as thought leaders in sustainable finance, driving conversations around responsible banking practices and inspiring others to join our mission.

As part of a leading banking group in Europe, BNP Paribas remains dedicated to integrating innovation with sustainability. Our efforts in green financing, the development of digital tools, and our commitment to collaboration not only enhance our business growth but also create a meaningful impact on the environment and society. We believe that by prioritizing sustainability in all aspects of our operations, we can contribute to a healthier planet while ensuring long-term success for our clients and our organization.