FINANCIAL RESULTS FY 2024

MARCH 2025

Maintaining Strong Performance for the new Bank in 2024 supporting the achievement of Business Plan’s Objectives

Net Credit Expansion

+1 bln

Net Credit Expansion
Proforma for the New Bank

9%

Total Market

Asset Quality Improvement

NPE ratio

2.8%*

*post Domus + Rhodium inclusion in HAPS

Enhanced and Qualitative Profitability

€43.9 mln

Recurring PPI

+c.100%

annually

Strong Revenue Increase

€106.7 mln

NII

€19 mln

Net Fees

Strong Liquidity Profile

€6.1 bln

Deposits

301%

LCR

Successful Capital Enhancement

+€735 mln

Funds Raised

Key takeaways

- Successful completion of the Share Capital Increase of €735 mln with the participation of high-profile international and domestic institutional investors as well as a broad support of individual retail shareholders, confirming the market's confidence in Attica Bank's business plan.
- Final agreement with Davidson Kempner for the disposal of two portfolios of non-performing exposures (Domus and Rhodium) with a gross book value of approximately €3.6 bln, following the application for inclusion in the "Hercules III" program and in accordance with the implementation framework of the Bank's NPE reduction strategy. After the completion of the sale transaction of the two portfolios through the "Hercules III" guarantee program, Attica Bank' s NPE ratio dropped to 2.8% in 4th quarter 2024.
- Completion of the Legal Merger through acquisition of Pancreta Bank on 04/09/2024. Pancreta Bank's activity for the period 04/09/2024- 31/12/2024 is consolidated in the P&L statement.
- Group's Recurring Pre-Provision Profit of €43.9 mln in the 12-month period of 2024 vs PPI of €21.9 mln in the corresponding comparative year, recording a 100% increase yoy. Excluding Pancreta Bank's contribution, Recurring PPI amounted to €39.6 mln (+81% yoy). Proforma recurring PPI for the 12 months amounted to €48.8 mln compared to €15.7 mln in 2023, representing a growth rate of more than 3 times, while the 4th quarter marked a new historical high with profits amounting to €18.8 mln or almost 40% of the annual performance.
- Group's Recurring Operating Income increased by 53% amounting to €142.3 mln on an annual basis vs €93.2 mln in the same period last year. Excluding Pancreta Bank's contribution, Recurring Operating income rose to €111.9 mln (+20% yoy).
- NII improved by 44% on an annual basis (15% excluding the merger with Pancreta Bank). Key drivers in this change were net credit expansion and the increase in bond portfolio balances, despite the increase in the deposits costs.
- Net Commission Income presented a strong performance of €19.0 mln increased by 112% on an annual basis (due to Pancreta Bank's significant contribution of €5.4 mln) mainly driven by increased loan production and a notable increase in letters of guarantee issuance, fund transfers as well as wealth management. Client funds under management amounted to €756 mln, up 22% yoy on a proforma basis compared to 2023.
- Recurring Operating Expenses amounted to €98.4 mln as a result of the implementation of a conservative approach with targeted investments, aligned with the Group's strategic objectives and transformation priorities. Recurring operating expenses increased by a slim 1% yoy, excluding Pancreta Bank's figures.
- Total Group deposits stood at €6.1 bln. Strong liquidity profile with LCR at 301% in December 2024. During 4th quarter, Group's deposits increased by €354 mln compared to the previous quarter, with their growth rate being twice the market growth rate.
- Net Credit Expansion of € 952 mln for the fiscal year, achieving the annual target set under the Bank's business plan despite the competitive environment.
- New Disbursements as of €2.29 bln in the 12-month period of 2024 at a consolidated Bank level, continued to present a remarkable performance also in 4th quarter 2024. Out of €624 mln disbursed in the 4th quarter, 64% was granted to SME's and individuals (55% and 9% respectively), while 32% mln in large corporates.
- The Group's Non-Performing Exposures (NPEs) Ratio decreased to 2.8% vs 54.1% in the previous quarter and 56.9% in the same period last year, while the NPE Coverage ratio amounted to 47.8%, post NPE deleveraging.
- CET1 ratio, after the Share Capital Increase completion, the AT1 issued by Pancreta Bank conversion and SRT granting stood at 11.9%, 320 bps above the supervisory threshold (OCR).

MANAGEMENT STATEMENT

2024 was perhaps the most important year to date in Attica Bank's history, as the completion of the merger with Pancreta Bank created the 5th largest bank in Greece in terms of assets, which aims to support the real economy, offering an alternative banking solution to Greek businesses and individuals of all sizes. The New Bank already claims its position in the domestic financial system as it has all the elements to play a leading role in the financing of the real economy, by putting the customer and human personal service back at the center with immediacy and willingness to find solutions. At the same fast and efficient pace, we want to complete the operational merger within 2025 with the integration of the IT systems of the two Banks in order to freely implement our business plan, which foresees among others loans of more than €7 bln by 2027 and at least a quadrupling of the Bank's operating profitability.

Admittedly, however, the most significant development for the financial year was the implementation of the Merger and Shareholders' Investment Agreement and the successful Share Capital Increase of €735 mln. In addition to this, the Share Capital Increase also marked the privatization of the Bank, with Thrivest Holding becoming the main shareholder with a 54.6% stake and Greece's Sovereign Wealth Fund (Growth Fund) - following the absorption of the Hellenic Financial Stability Fund - being the second largest, with a 36.2% stake. This capital enhancement, apart from signaling the inflow of the capital required for the full consolidation of the Bank, also creates the capital conditions for the Bank's growth and investments in new technologies. We demonstrated in practice our ability to adapt rapidly to changing market conditions, to complete complex and challenging transactions while transforming the Bank and proved that we have the vote of confidence of our investors in our new strategic vision.

The successful share capital increase allowed the Bank to cover the credit risk losses arising from the inclusion in" Hercules III" of the non-performing exposures of the now single bank, with the relevant ratio now limited to 2.8%, approaching the European average, ineffectively cleaning-up the balance sheet, marking also the fastest reduction in NPEs, in one go, ever achieved by a financial institution.

In parallel, the Bank's financial results in the fourth quarter of the year were particularly satisfactory, reaping the benefits of recent strategic choices, achieving operating profitability for the 8th consecutive quarter. The loan portfolio was also strengthened significantly in the 4th quarter, with net credit expansion reaching €952 mln for the entire year, at a consolidated proforma Bank level. The Bank has managed to beat market's growth rates, achieving a market share of around 10% of total credit expansion demonstrating its momentum and ability to increase market penetration with healthy new lending. The Bank's performance in fiscal year 2024 is a clear proof that we can achieve of our ambitious goals for 2025 also. Net interest income continued to grow in the 4th quarter of the year, while efforts to improve fee and commission income paid off in this quarter as well, essentially doubling compared to last year. Net interest income strengthened significantly, recording a 44% year-on-year improvement driven primarily by growth in the Group's activities with the net interest margin reaching 2.14%.

At the same time, we developed strategic partnerships with international investment houses, strengthening the trust of the international investment community in our Bank. Having leading international partners by our side, we gain access to specialized knowledge and resources that allow us to respond more effectively to the challenges of modern banking. Note that funds under management as of 31st December 2024 amounted to €756 mln, including mutual funds, bonds and treasury bills, representing a 22% year-on-year increase on a pro forma basis compared to 2023. In addition, client mutual fund balances increased by 28% year-on-year and by 5% in the last quarter.

Furthermore, continuing its first presence in December 2023 in new issues, the Bank participated in 2024 as Lead Underwriter/Underwriter in all bond issues through the Athens Stock Exchange (AutoHellas AE, Intralot). It also assumed underwriter services in January 2025 with great success, in the largest IPO of the last 20 years, of the Alter Ego Media group with the participation of its expanded network as well as significant domestic institutional investors.

The New Bank's priority is the successful and rapid completion of the operational merger and the relevant strategic plan, so that both the Bank and its customers can reap the benefits of the Attica Bank - Pancreta Bank merger as soon as possible, in order to confirm the expectations for sharpening competition, contributing to the growth and support of all healthy businesses without exclusions, declaring its presence in every initiative concerning new products and new services. In this context, already from the first months of 2025, actions have been planned for the change of corporate identity within the 3rd quarter of 2025, while at the same time, a voluntary exit program is being executed with 12 branch co-locations in the context of the smooth and successful completion of the operational merger and the full integration of the Bank's IT systems. At the same time, we are focusing on simplifying and unifying the processes of the two Banks in order to improve the overall customer experience across all channels.

Attica Bank has placed at the core of its philosophy from the very beginning the strengthening of competition, with the ultimate beneficiary being the customer, a commitment that it has already put into practice since the last months of 2024 with the comprehensive proposal with preferential terms for its participation in the “My Home II” program. In addition, it proceeded to abolish charges on additional banking transactions, over and above of those announced through legislative interventions, while these moves led other Banks to partially follow this practice.

The New bank, with its high liquidity, its strong customer relationships and its capital which is now free from the burdens of the past, is now in a position to strengthen its footprint in the market and look to the future with even greater optimism. With strengthened capital, strong shareholders and a clear strategy, we are shaping a modern banking model based on specialization, trust and innovation.

We remain committed to creating a sustainable banking institution with a ‘human face’, which will respond to the needs of our customers, actively supporting the Greek economy, investments and entrepreneurship.

Key Financial Figures

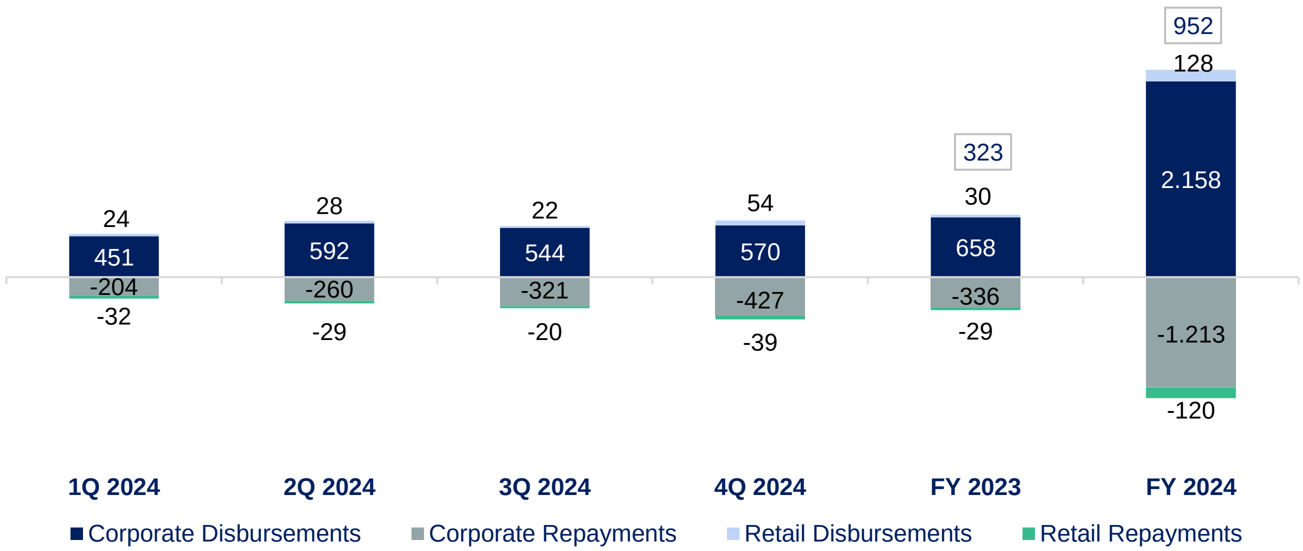
Profit & Loss Statement (*amounts in € mln*)	Dec-24	Dec-23	YoY (%)	Q4 2024	Q3 2024	Q4 2023	QoQ (%)	YoY (%)
Net Interest Income	106.7	74.2	44%	42.1	24.7	22.4	70%	88%
Net Fee & Commission Income	19.0	9.0	112%	7.0	4.6	3.0	52%	132%
Results from trading portfolio	5.7	3.6	59%	3.4	0.5	0.9	546%	297%
Other Income	10.9	6.5	67%	3.5	3.9	2.2	-10%	57%
Recurring Operating Income	**142.3**	**93.2**	**53%**	**56.1**	**33.8**	**28.6**	**66%**	**96%**
Total Operating Income	**148.2**	**111.1**	**33%**	**56.3**	**33.8**	**37.0**	**67%**	**52%**
Personnel Expenses	-47.7	-30.4	-57%	-19.7	-10.9	-7.5	-80%	-161%
General Administrative Expenses	-31.3	-25.5	-23%	-13.7	-7.9	-6.7	-73%	-103%
Depreciation	-19.4	-15.5	-25%	-6.2	-5.0	-3.9	-22%	-59%
Recurring Operating Expenses	**-98.4**	**-71.3**	**-38%**	**-39.5**	**-23.9**	**-18.1**	**-66%**	**-118%**
Total Operating Expenses	**-115.2**	**-83.4**	**-38%**	**-44.6**	**-34.0**	**-23.3**	**-31%**	**-91%**
Recurring Pre Provision Income	**43.9**	**21.9**	**100%**	**16.6**	**9.9**	**10.4**	**67%**	**59%**
Pre Provision Income	**33.0**	**27.7**	**19%**	**11.8**	**-0.2**	**13.7**	**n.m**	**-14%**
Total Provisions	-398.2	0.6	n.m	6.5	-389	-2.3	n.m	n.m
Profit / (Loss) before taxes	**-367.6**	**28.6**	**n.m**	**16.3**	**-389.6**	**11.6**	**n.m**	**n.m**
Tax	42.2	-1.0	n.m	1.6	41.1	0.8	n.m	n.m
Profit / (Loss) after taxes	**-325.5**	**27.6**	**n.m**	**17.9**	**-348.5**	**12.5**	**n.m**	**n.m**

Balance Sheet	Dec-24	Dec-23	YoY (%)
Total Assets	7,540	3,774	100%
Net Loans & advances to customers	4,430	2,268	95%
Financial Assets	1,700	634	168%
Due to customers	6,085	3,146	93%
Total Equity	875	446	96%

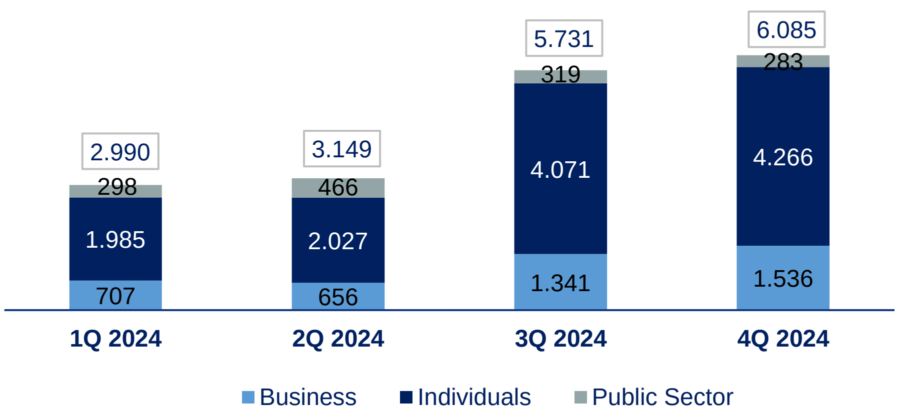
Key Ratios	Dec-24	Dec-23	YoY (%)
Profitability			
Net Interest Margin	2.1%	2.2%	-0.1pps
Recurring Cost / Income Ratio	69%	76%	-7.3pps
Capital	**Dec-24**	**Dec-23**	**YoY (%)**
CET1	11.9%	12.8%	
CAD	14.8%	16.6%	
Liquidity			
LDR	54.0%	42.4%	+12pps
LCR	301.1%	251.2%	
Asset Quality			
NPE	2.8%	56.9%	
NPE Coverage	47.8%	61.3%	

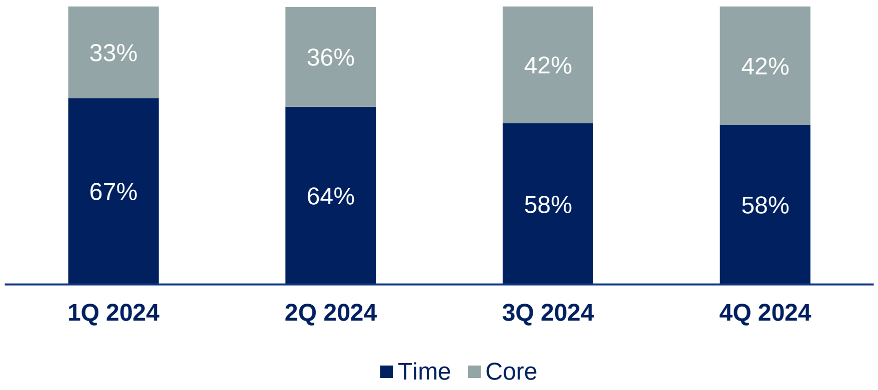
2024 Financial Analysis

Gross Loans stood at σε €3.3 bln (excluding securitization bonds) with the pace of growth in new disbursements accelerating in line with the previous quarters. In total, within 2024, Group's new disbursements amounted to €2.29 bln, with disbursements to SME's and individuals holding the largest share. In particular, out of €624 mln in the 4th quarter, 64% of new disbursements were granted to SME's and individuals, while %32 in large corporates. Net credit expansion amounted to €952 mln for the full year, which is remarkable performance for the new Group. The Bank's lending portfolio focuses on the energy, infrastructure, shipping, tourism and trade sectors. The growth momentum in our loan portfolio is expected to continue in 2025, as a result of our already agreed financing of investment projects, other RRF related agreements and also from advanced discussions with individuals and businesses for new financing, confirming our 2025 target of €1.1 bln net credit expansion.



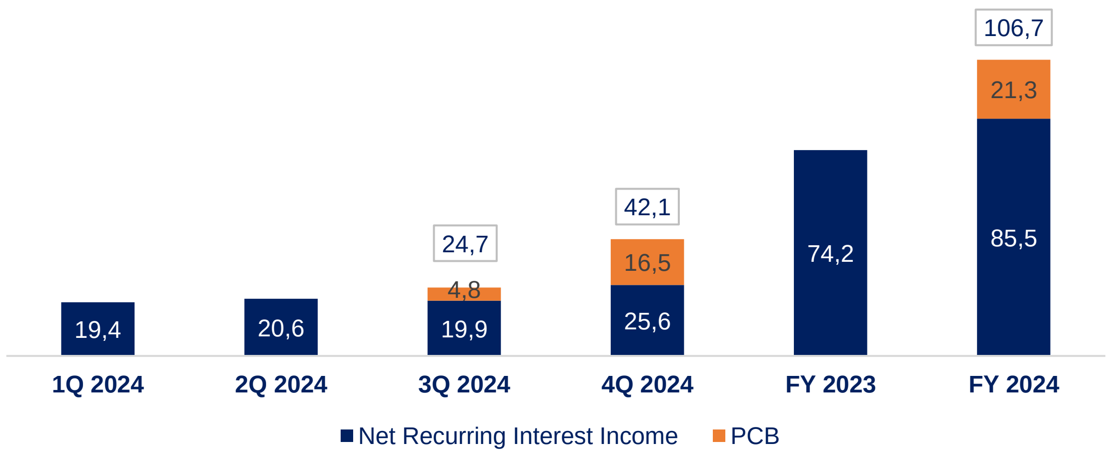
Deposit Balances amounted to approximately €6.1 bln. at the end of the financial year of 2024 (including the balance of €2.7 bln from the merger with Pancreta Bank). Overall, the diversified structure of the Group's deposits is a key advantage, with broad retail deposits now constituting 42% of total deposits. The liquidity coverage ratio (LCR) stood at a very satisfactory level of 301,10% at the end of December, well above regulatory thresholds. The strong liquidity profile is also reflected in the Group's ratio of gross loans to deposits, which reached 54% (excluding securitizations).



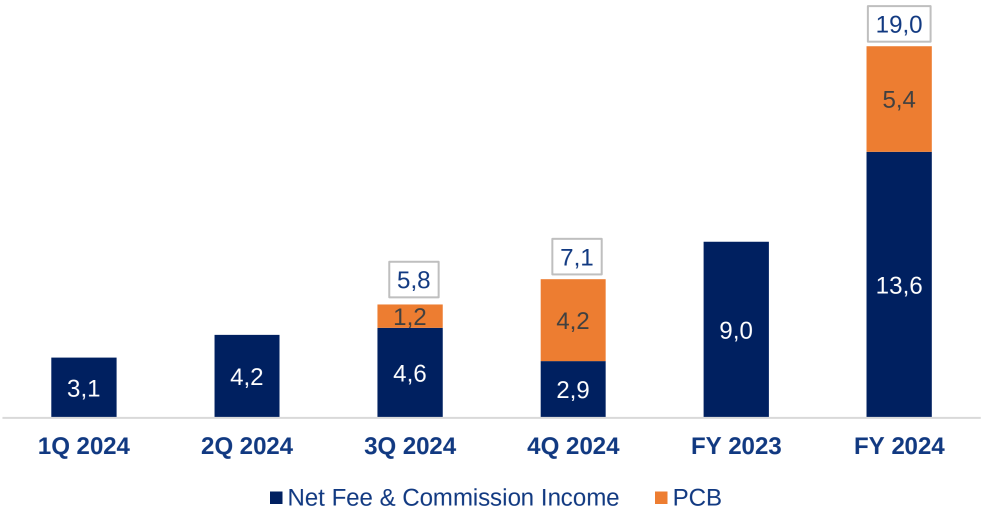


In 2024, **the Bank recorded a pre-provision profit of €43.9 mln**, €21.9 mln in the same period last year, mainly due to the increases in core revenues (NII and fees), in the context of the implementation of the Bank's Business Plan. Pro-forma pre provision profit amounted to €48.8 mln vs €15.7 in fiscal year 2023, while in the 4th quarter PPI reached a new record high, amounting to €18.8 mln.

Recurring Net interest income amounted to €106.7 mln displaying a significant increase by 44% compared to 2023 (15% excluding Pancreta Bank contribution), continuing the positive trend of the previous quarters, supported from both the favorable interest rate environment, as well as by the remarkable increase in loan volumes also during 4th quarter 2024. Interest Income growth was primarily supported from the higher loan and bond volumes. The increase was partially offset by the significantly higher cost of financing Bank's operations in relation to the comparative period of 2023, as a result of the deposit products adjustment to the new market interest rates.

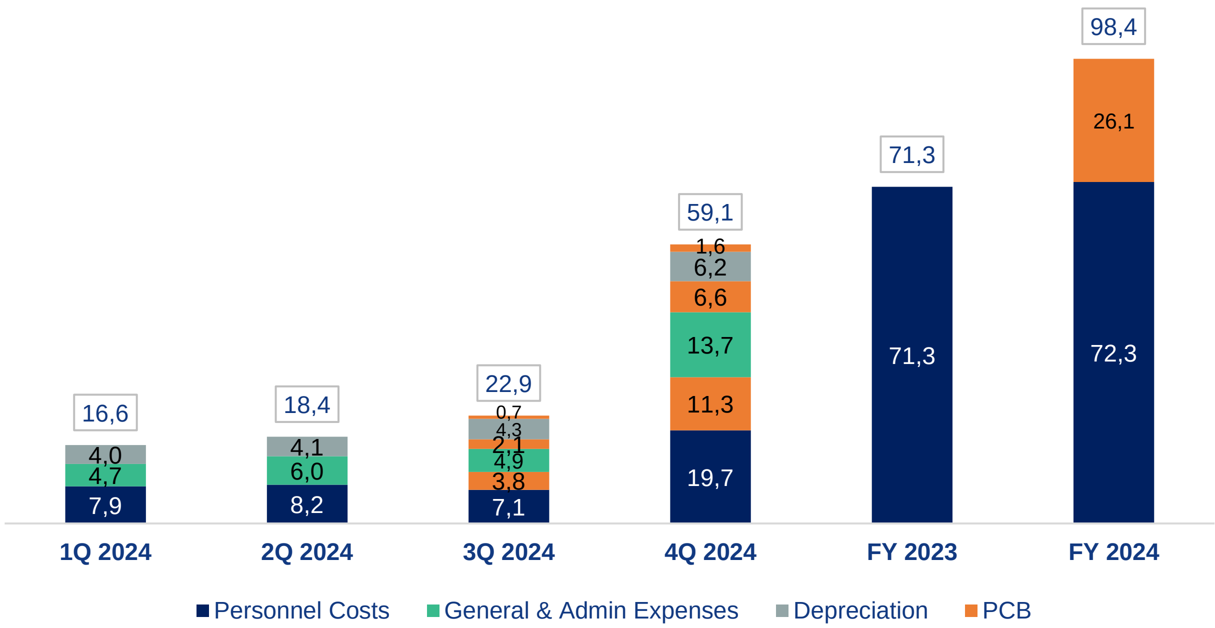


Net commission income increased by 112% and stood at €19.0 mln. This increase was mainly driven by the significant improvement in the issuance of letters of guarantee (+47% YoY) and securities management commissions (+205% YoY), in the context of the Group's credit expansion. Loan production continues to contribute significantly (+56% YoY), while the Group's fee expenses remained almost stable on a yearly basis (excluding Pancreta Bank contribution).



As a result of the above, recurring operating income increased by 53% in 12M 2024 on an annual basis (20% excluding Pancreta Bank's contribution). Key drivers to the remarkable increase were the significant improvement in net interest and commission income, while other income retained its strong momentum, rising by a robust 27% yoy (including Pancreta Bank's contribution, which amounted to €3.7 mln)

Recurring operating expenses increased by 1% on an annual basis (excluding Pancreta Bank contribution), due to the continued effort for cost reduction and rationalization, mainly in third-party expenses as well as the zeroing of contributions to the Hellenic Deposit & Investment Guarantee Fund and the Resolution Scheme, due to the reduced annual target as set by the Single Resolution Fund for the fiscal year 2024. Recurring personnel expenses amounted to €47.7 mln with the Group's personnel amounting to 1.468 people as of 31st December 2024, as a result of the merger. Cost to income ratio on a recurring basis improved significantly to 69.1% (64.6% excluding Pancreta Bank's contribution). With the completion of the rationalization of the branch network, the operational integration of the IT systems and the corresponding voluntary staff exit program, the Management aims at a continuous improvement of the cost-to-income ratio, focusing on getting it below 40% within the next 3 years.



Group's Key Business Developments

Domus & Rhodium Portfolio Management

On 31/01/2025, Attica Bank completed the securitization transactions of the "Domus" and "Rhodium" non-performing exposure portfolios, with a gross book value of approximately €3.6 bln. The Bank holds 100% of the Senior Notes from the "Domus" securitization, amounting to €728 mln, as well as 5% of the Mezzanine and Junior Notes. In addition, it holds 100% of the Senior Notes from the "Rhodium" securitization, amounting to €476 mln, and 5% of the Junior and Intermediate Notes. 95% of the medium and low priority bonds of the "Domus" and "Rhodium" securitizations were transferred to an entity advised by Davidson Kempner Capital Management LP. The management of the above portfolios is undertaken by Cepal Hellas Financial Services Single-member Company for the Management of Receivables from Loans and Credits.

Project Perseus – Synthetic Securitization

Attica Bank successfully completed the synthetic securitization of a performing exposure portfolio comprised of large and small and medium-sized enterprises (SMEs)exposures, amounting to ~ €220 mln, through the direct issuance of bonds linked to the portfolio's credit risk (Credit Linked Notes – "CLN") and the sale of the mid-ranking bonds to a legal entity advised by Davidson Kempner Capital Management LP, marking the first Synthetic Securitization in the Greek Capital Market with direct issuance of the bonds by the Credit Institution itself. The transaction has been structured to achieve Significant Risk Transfer (SRT) and to meet the criteria for Simple, Transparent and Standardised (STS) in order to achieve further reduction in its Risk Weighted Assets (RWA). This reduction amounted to ~ €130 mln, thus strengthening the Bank's capital position by ~50 basis points (bps), subject to receipt of all necessary supervisory and regulatory approvals. The Bank's first synthetic securitization attracted significant investment interest, confirming the market's confidence in the Bank's strategic plan. This transaction also provides the Bank with an additional effective capital management tool, while at the same time aligning with its business plan to provide new financing and further support the development of the Greek Economy.

Conversion of Additional Tier 1 instruments into common shares of the Bank

On 17/01/2025, the Bank announced that the Athens Stock Exchange approved the listing for trading on the Main Market of the Athens Stock Exchange of 17,049 new ordinary registered voting shares of the Bank, with a nominal value of €0.05 each, resulting from the mandatory conversion of 151 bonds, with a nominal value of €100,000 each, which had been issued as additional Tier 1 capital instruments, under articles 52-54 of Regulation (EU) 575/2013, by "PANCRETA COOPERATIVE BANK S.A." (i.e. "PANCRETA BANK S.A.", under its previous legal form as a credit cooperative), which the Bank replaced automatically and fully with its merger by absorption by the Bank, which was completed on 04/09/2024. At the same time, on 20/01/2025, the trading of the 17,049 New Shares began on the Main Market of the Athens Stock Exchange. The New Shares, on the date of commencement of trading, were credited to the shares and securities accounts of the beneficiaries in the Dematerialized Securities System.

New Competitive Products

A comprehensive offer with privileged benefits within the framework of the "My Home II" program

Attica Bank presented its comprehensive proposal with preferential benefits within the framework of the “My Home II” program. At a special event held at the Bank’s new HQs, Attica Bank’s Management announced the preferential terms of the “My Home II” program for its customers, with a series of additional benefits such as a) low, competitive interest rate b) free technical and energy audit costs that include a macroscopic static audit and energy upgrade proposal, with the support of the experienced engineers of TMEDE, through its subsidiary company ATTICABANK PROPERTIES c) targeted property availability check through a specialized platform, which will be developed for the Bank’s customers by the company “Ask Wire”. The platform enables the customer to perform a customized search with program eligibility criteria in available properties on the market d) Gradual release of 780 properties by Resolute Cepal Greece that have been specifically selected for the "My Home II" program e) Special Preferential Discount on electricity and/or natural gas programs from Volton Hellenic Energy. Specifically, any commercially available Volton program that the beneficiary chooses will have an additional discount of 50 euros per year per service, which will be valid for the entire loan repayment period. Provision of specialized consulting through the specially trained executives of the branch network to whom they can contact without an appointment and the personalized Your Attica service, with extended hours, through which consulting for the loan application will be provided.

Memorandum of Cooperation between ACCI – Attica Bank

The Athens Chamber of Commerce and Industry (ACCI) and Attica Bank signed on 25/11/2024 a Memorandum of Cooperation, which aims to support Greek entrepreneurship through the promotion of activities to enhance the competitiveness, productivity and sustainable development of ACCI members. This cooperation, which focuses on facilitating access to financial tools, services and know-how to ACCI members, creates a new support framework for businesses, particularly at a time of increased demands for the green transition and digital transformation. Within the framework of the Memorandum, it is foreseen that the ACCI members who will cooperate with the new Attica Bank will gain access to a series of privileged services and products, specially designed to meet their needs.

Commission reduction program

Attica Bank, responding to the needs of its customers, individuals and businesses, has decided to proceed with the abolition of fees on more banking transactions, in addition to those announced through legislative interventions. The Bank, implementing its strategic targeting that brings the customer and their needs to the forefront, from 14/01/2025 proceeded with the zeroing of fees on all incoming transfers to Attica Bank and Pancreta Bank accounts, the extension of the measures announced by the government for individuals and freelancers to small and medium-sized enterprises with an annual turnover of up to €5,000,000, in practical support of small and medium-sized entrepreneurship, and until 31 December 2025, zero fees will apply to the IRIS payments service, as it is provided to freelancers and sole proprietorships for their incoming payments through the IRIS system.

Transformation Program

During the 4th quarter of 2024, the legal merger of Attica Bank with Pancreta Bank was successfully and swiftly completed, creating the fifth largest bank in Greece, based on assets. Following the legal merger, the foundations were laid for the creation of the new Bank, through a structured integration plan that includes a clear governance framework, which is constantly updated to ensure operational excellence, cost synergies and the growth of the Bank's size. The unified Bank, already in December 2024, implementing the first stage of the operational merger plan in the context of streamlining its operations, proceeded to transfer the central services to two modern buildings from the eight that were previously there, achieving economies of scale and improved management of its central services.

The Integration Masterplan has been categorized into the following main sections:

1. **Procedures and Policies**. Harmonization and homogenization of policies and procedures in accordance with the Bank's new organizational and operational model and the new systems, ensuring business continuity and flexibility.
2. **Information Systems.** Preparation of a holistic IT integration plan, based on a complete scheme for the modernization and utilization of available technological infrastructure and IT systems.
3. **Branch Network.** Preparation of a Branch Network Rationalization plan, which will contribute to the more efficient operation of the Bank, the provision of upgraded services to its customers and the achievement of economies of scale.
4. **New corporate identity,** for the new and unified Bank, confirming its dynamic course, its evolutionary adaptation with the aim of repositioning itself in the extremely competitive banking environment.
5. **New Products and Services.** Offering new joint pioneering banking products that enhance the choices of existing Customers but at the same time attract the interest of new Customers.

Moreover, the Bank plans to integrate and complete transformation actions, with the aim of its new operating model combining the improvement of the customer experience, the development of new digital services and the strengthening of its support structures with a more customer-centric approach.

In this context, by the end of 2024, actions were planned and implemented, among others, in the following areas:

- Mapping and analysis of business customer support tasks, with the aim of assigning them to new, reformed and specialized support units.
- Consolidation of the Retail product portfolio (Product Offering) for the unified branch network.
- Promotion of new common products (New Start) with great success by the unified network of the Bank, covering the needs of small and medium-sized enterprises, consumer loans, housing loans as well as deposit products. The palette of new products is expected to include subsidized mortgage and energy upgrade programs.
- Adoption of a common pricing policy for the entire customer base and a common method of offering and monitoring credit for the business portfolio.
- Implementation of a common process for monitoring business loans with the gradual operation of flows of a single Loan Origination system.
- Pilot operation of a Loan Origination system for Retail Banking initially for unsecured private products, with the aim of integrating all its products within the next year.

The new Bank and its human resources have been fully dedicated to the implementation of the ambitious goals of this new venture, contributing decisively to the formation of a modern and competitive bank that responds to the needs of its customers and the challenges of the market.

Sustainable Development (ESG)

The Bank is harmonizing and expanding its policies and actions regarding Sustainability and ESG, through a new, clearly defined Sustainability organizational structure as well as an ESG committee, with the aim of improving transparency and accountability, as defined by European standards.

During the 4th quarter of 2024, the Bank submitted the Climate Law report and received ISO 14064 certification. It also participated in the ATHEX ESG portal and received an ESG transparency score of 55%. It conducted the “Dual Materiality” exercise, in accordance with the European CSRD legislation, based on which the areas of interest where the Bank has a significant impact are highlighted, as well as the risks and opportunities arising from Sustainability issues. The results of the above assessment are fed into the first Sustainability Report published for 2024, as well as the preparation of an action plan compatible with the Bank’s commitments to the environment and people.

Finally, the Bank continues to offer green and sustainable financing which is required for the transformation of the economy, its customers and the wider society.