ESG Report 2025

Sustainability report

BACB

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Contents

CHAPTER 01

Message from Management

Dear shareholders, customers, partners, and colleagues,

2025 was an important year for Bulgarian-American Credit Bank, during which we continued to advance sustainability as part of the bank's long-term direction and the way we create value for our customers, employees, and society.2025 was an important year for Bulgarian-American Credit Bank, during which we continued to advance sustainability as part of the bank's long-term direction and the way we create value for our customers, employees, and society.

For BACB, sustainability is not a separate issue but an integral part of responsible banking. It is reflected in the way we manage risk, support the real economy, develop our internal capacity, participate in community initiatives, and maintain high standards of governance, transparency, and engagement. That is precisely why in 2025 we continued to build on the foundations already laid, combining strategic focus, concrete actions, and a clearer internal organization around issues related to sustainable development.

Over the past year, BACB continued to develop its role as a bank that supports business, investment, and economic activity in Bulgaria, while simultaneously maintaining its focus on the impact on the environment, people, and society. Alongside its work on environmental, social, and governance issues, the bank remained active in a number of initiatives of public value, partnerships, and memberships that reflect our understanding that sustainable development is achieved not only through internal policies but also through consistent presence and engagement in the broader environment.

For us, it is important that sustainable development also has a human dimension. That is precisely why in 2025 we continued to invest in the people at the bank, in the knowledge we build internally, and in the culture of commitment that underpins the long-term sustainability of any institution. I am convinced that when sustainability is understood not only as a regulatory framework but as part of the organizational logic and daily work, it begins to deliver real value.

2025 was an important year for BACB in a broader strategic sense as well. The bank continued to develop confidently and consistently, and at the end of the year, a significant milestone in its development was marked with the approval received for the acquisition of Tokuda Bank EAD. This is a pivotal moment that places an even greater responsibility on us to think about BACB's growth, sustainability, and future development over the long term.

I believe that the most important characteristic of BACB in 2025 is consistency. Consistency in our efforts to be a reliable partner for our customers, a stable institution for our shareholders, a responsible employer for our employees, and an active participant in the development of society. It is on this foundation that we will continue to build in the future.

I would like to thank all of the bank's employees, partners, clients, and friends for their trust, commitment, and joint efforts over the past year.

Sincerely,

Tsvetelina Borislavova

Chair of the Supervisory Board
Bulgarian-American Credit Bank AD

Dear shareholders, customers, partners, and colleagues,

In 2025, BACB continued to consistently develop its approach to sustainable development, building upon both its work on key environmental, social, and governance (ESG) issues and its internal readiness to integrate them more comprehensively into the bank's operations.

For us, sustainable development is not merely a reporting framework. It is tied to how we manage our processes, develop our people, work with our clients, and build trust over the long term. That is precisely why, over the past year, we continued to work simultaneously in several directions: better structuring of ESG information, developing the analysis of environmental indicators, building internal capacity, and maintaining the bank's active participation in initiatives of public value.

2025 was a year in which BACB took another step toward a more mature and consistent approach to sustainable development. We continued our work on topics such as proprietary and financed emissions, the EU Taxonomy, sustainable finance, good governance, and the development of an internal ESG culture. In addition, the bank remained active in social, educational, and volunteer initiatives that reflect our understanding that sustainability is meaningful only when it is evident not only in systems and data but also in actual behavior and commitment.

A particularly valuable aspect of the past year for me was that BACB continued to advance sustainability from within, through better understanding, greater coordination between departments, and an increasingly clear link between strategy, daily work, and concrete results. This is an important foundation for the next stages in the bank's development, because sustainability requires not only vision, but also perseverance, knowledge, and the ability to put things into practice.

I believe that in 2025, BACB demonstrated that it can combine strategic development, responsible management, and a genuine commitment to people, society, and nature. This gives us a solid foundation to move forward with even greater confidence, consistency, and clarity regarding our priorities.

I would like to thank all colleagues and partners who, through their work, professionalism, and dedication, contributed to our achievements this year. I am convinced that it is precisely through our collective efforts that BACB will continue to build upon its sustainable path of development in the future.

Sincerely,

Loreta Grigorova

Executive Director
Bulgarian-American Credit Bank AD

CHAPTER 02

About the Report

About the Report

PERIOD
January 1st - December 31st, 2025

BASIS
Prepared on a voluntary basis

SCOPE
Bulgarian-American Credit Bank

This Sustainability Report presents the approach, actions, and progress of Bulgarian-American Credit Bank AD in the field of sustainable development for the period January 1, 2025 – December 31, 2025. The report has been prepared on a voluntary basis and aims to provide a clear, structured, and accessible overview of how BACB develops and applies environmental, social, and governance principles in its operations.

The document reflects the bank's understanding that sustainable development goes beyond regulatory expectations and reporting metrics. For BACB, it is linked to how risks and processes are managed, how the real economy is supported, how people within the organization are developed, and how trust is built in relationships with clients, partners, and society.

The report was prepared with the participation of various units within the bank and compiles information on activities, initiatives, results, and data provided by key functions and departments. It includes both quantitative indicators and qualitative information on internal processes, social and community initiatives, memberships, partnerships, awards, environmental performance, and management practices during the reporting period.

About the Report

A proportionate approach was used in preparing the report, taking into account the scale, activities, and profile of BACB, while considering the most relevant European and international frameworks and best practices as of December 31, 2025. The report does not claim full compliance with all requirements of future mandatory sustainability reporting, but aims to present the bank's actual actions and priorities in 2025 in an accessible and meaningful way.

This report reflects not only progress on key ESG topics but also BACB's broader ambition to build sustainability as part of its organizational culture, business development, and long-term responsibility.

KEY FOCUS OF THE REPORT

A handbook on the E, S, and G principles of ESG

The topic of building internal ESG knowledge and culture occupies a special place in this report. In 2025, BACB continued to develop its staff training programs, and as a natural extension of this process, "A handbook on the E, S, and G principles of ESG" was created. It is distinctive to the bank and reflects its commitment not only to addressing sustainable development issues but also to making them more understandable, practical, and applicable in daily work. This is precisely why the handbook is a key focus of the report and one of the defining elements of BACB's approach in 2025.

CHAPTER 03

2025 in Numbers

ESG Highlights

2025 in Numbers

In 2025, BACB continued to advance sustainable development as part of its business logic, social engagement, and internal transformation. The year was marked by growth in lending activity, a more in-depth ESG approach, the expansion of social and environmental initiatives, and external recognition of the bank's green direction. BACB was awarded "The Greenest Bank of 2025" prize in b2b Media's "Greenest Companies in Bulgaria" competition, and the "BACB's Green Path" initiative was recognized by ESGnews.bg's "We Are Changing" series.

E

ENVIRONMENT

Financed Emissions, Facilitated emissions, Total saplings planted (Afforested area)

S

PEOPLE & SOCIETY

Staff, Customer Services and ESG training

G

GOVERNANCE, STRATEGY, AND DISCLOSURE

Assets, Net loan portfolio , taxonomy and awards

E Environment

Value for 2025

195 957 tCO_2e

Financed Emissions (Part A)

The bank's primary carbon footprint stems from its portfolio.

4 521 tCO_2e

Facilitated emissions (Part B)

Related to bank guarantees.

178.68 tCO_2eq

Scope 1 + Scope 2, market-based method

The bank's own emissions.

480 MWh

Purchased GoOs

Impact on Scope 2, market-based method.

39 214

Total saplings planted

Under the "BACB Forest" initiative.

196 decares

Afforested area

Long-term contribution to nature restoration.

S People and Society

Value for 2025

393

Staff as of December 31, 2025

82

Newly hired employees

Data from the 2025 Annual Financial Report

69

Employees who left

Data from the 2025 Annual Report

11 746

New cards issued

Part of the development of customer services.

4 890

Renewed cards

An indicator of an active customer base.

215

Visa “Bulgaria BezBroy” POS terminals

Support for cashless payments and SMEs.

TRAINING | The Handbook on the E, S, and G Principles in ESG → **Helps build understanding of ESG.**

G Governance, Strategy, and Disclosure

Value for 2025

2 846 580 thousand BGN

Total assets

Total assets as of the end of 2025

1 897 897 thousand BGN

Net loan portfolio

Key indicator of BACB's role in the economy.

1 800 754 thousand BGN

Assets covered by GAR

Used in the analysis under the EU Taxonomy.

53.8%

Taxonomy eligibility

Share of the NACE-coded portfolio in eligible sectors.

"Greenest Bank for 2025"

Award

b2b Media, "The Greenest Companies in Bulgaria"

Approval for the acquisition of Tokuda Bank EAD

Strategic Focus

Key milestone at the end of 2025

NEW IN 2025

The BACB has begun a structured collection of EPC data for the mortgage portfolio. This lays the groundwork for more precise measurement of financed emissions and a better understanding of the climate profile of residential exposures.

CHAPTER 04

BACB in 2025: Building on the Path to Sustainability

Building on the Path to Sustainability

In 2025, BACB continued to consistently develop its commitment to sustainable development by building on initiatives, internal processes, and partnerships already underway. Sustainability remained part of the bank's long-term approach to responsible financing, impact management, and support for meaningful social causes.

The year was marked by consolidating achievements to date and expanding the practical application of ESG principles in the bank's operations, both within the internal organizational environment and in relations with clients, partners, and communities.

A key focus in 2025 was the development of internal capacity on sustainability topics. As part of the BACB ESG School, a Handbook on ESG Principles was created, which systematizes key concepts, practical guidelines, and examples for applying ESG in daily work.

The handbook aims to make the topic more accessible, understandable, and applicable for employees, helping to build a common language and shared understanding of the bank's role in sustainable development. In this way, BACB builds upon its existing efforts to train, engage, and integrate ESG principles into the workplace.

Initiatives and new data

In 2025, BACB continued to support initiatives with environmental, social, and public value. These include "Books for Waste," which combines promoting recycling and reading; "The BACB Forest," aimed at restoring natural areas; and the traditional "Christmas" charity campaign, through which employees and management support significant social causes.

In 2025, BACB began a structured data collection process on the energy performance of mortgage collateral through Energy Performance Certificates (EPCs). This is a first important step toward more accurately measuring the climate profile of residential exposures and improving the quality of data used in calculating financed emissions.

As of the end of 2025, EPC information is available for 3% of the bank's mortgage portfolio. Based on the available EPC information, an initial assessment of the emissions associated with this portion of the mortgage portfolio has been made. The calculated financed emissions from mortgage exposures amount to 140.38 tCO_2ee, and this result should be viewed as an initial step in the process of improving the methodology and data coverage.

The main focus for 2025 is not on the absolute amount of calculated emissions, but on the introduction of a more structured approach to collecting and using EPC data. This will enable BACB to gradually increase the accuracy of its climate analyses, improve risk assessment in the residential portfolio, and develop more informed decisions in the area of sustainable finance.

These initiatives reflect the bank's commitment to creating a positive impact beyond its core financial activities by fostering a culture of responsibility, empathy, and active engagement.

EPC DATA — MORTGAGE PORTFOLIO

3% Mortgages with EPC data

97% Remaining portfolio without EPC data

140,38 tCO_2e

Calculated financed emissions from mortgage exposures - initial step in the process of improving the methodology and data coverage

CHAPTER 05

Who We Are and How We Create Value

Who we are

„The Green Bank“

Bulgarian-American Credit Bank AD is a universal commercial bank with a long-standing presence in the Bulgarian market and an established role in supporting businesses, households, and sustainable economic development. Over the years, BACB has evolved into a financial institution that combines stability, flexibility, and a clear understanding of its responsibility toward customers, society, and the environment in which it operates. The bank positions itself as the “Green Bank,” with a focus on sustainable financing, energy efficiency, and long-term value.

BACB offers a wide range of banking products and services for corporate clients, small and medium-sized enterprises, agricultural producers, and individuals. The bank’s activities include lending, deposit and payment services, card products, digital solutions, and customer service tailored to clients’ actual needs. As of the end of 2025, BACB has 22 offices, 393 employees, total assets of BGN 2,846,580 thousand, and a net loan portfolio of BGN 1,897,897 thousand.

22	**393**	**2 846 580**	**1 897 897**
offices	employess	total assets of BGN	net loan portfolio of BGN

How we create value

The value that BACB creates extends beyond the provision of financial services. The bank creates value by directing resources toward activities and clients that support the real economy, entrepreneurship, sustainable investments, and long-term stability. This includes financing businesses and projects in sectors such as renewable energy, construction, agriculture, trade, services, and real estate, as well as developing solutions that make banking services more accessible and efficient for customers.

For BACB, value creation is also linked to how the bank manages its operations. This means striking a balance between growth and risk management, between commercial goals and responsible conduct, and between short-term results and long-term sustainability. It is precisely here that ESG issues are playing an increasingly important role, as they help the bank better understand its impact, manage risks and opportunities more consciously, and maintain a higher level of transparency and trust.

BACB also creates value through its employees, internal culture, and organizational development. In 2025, the bank continued to invest not only in processes, data, and reporting, but also in building internal capacity and a shared understanding of sustainable development issues.

At the core of BACB's model lies the understanding that a sustainable bank is one that creates value simultaneously for its customers, employees, shareholders, and the broader economic and social environment. It is precisely this logic that determines the direction in which BACB continues to develop as a modern, responsible, and sustainable financial institution that combines business growth with a long-term perspective.

CHAPTER 06

ESG Management and Integration

Management and Integration

Sustainable development at BACB is based on the understanding that ESG issues should not be viewed as a separate function, but as part of the bank's overall management. In 2025, BACB continued to develop its internal approach to ESG through a clearer allocation of responsibilities, better coordination between departments, and the gradual integration of sustainability into key processes related to management, risk, reporting, and internal culture.

SUPERVISION
Supervisory Board
Sets the strategic direction and provides general oversight

→

IMPLEMENTATION
Management Board
Emplements ESG priorities, policies, and actions within the bank's operations

→

COORDINATION
"European Programs and Sustainable Development" department

Oversight of sustainability is exercised at the highest management level. The Supervisory Board plays a role in setting the strategic direction and providing general oversight, while the Management Board is responsible for implementing ESG priorities, policies, and actions within the bank's operations. In this way, sustainability issues are gradually becoming established as part of BACB's broader management and strategic framework.

The "European Programs and Sustainable Development" department plays a coordinating role in this process, supporting the development of the ESG approach at the bank, including with regard to internal coordination, data collection and structuring, the preparation of ESG materials and disclosures, and the development of internal initiatives related to knowledge, culture, and practical implementation. It is precisely in this context that in 2025, BACB continued to build upon its internal capacity through the BACB ESG School and the ESG Handbook as part of efforts to foster a better understanding and broader internal adoption of sustainable development.

Management and Integration

ESG integration at BACB is developing in close collaboration with other key departments within the bank. These include departments involved in risk management, lending, regulatory compliance and control, strategic planning, and reporting. This is important because sustainable development in banking is directly linked both to how risks and opportunities are assessed and to how decisions are made, internal standards are maintained, and trust is built with stakeholders.

In 2025, BACB continued to apply an approach in which ESG issues are considered not only through the lens of reporting but also as part of the institution's broader management framework. This includes attention to topics such as ethics, transparency, risk management, data protection, internal rules, and sustainable financing. In this way, the bank is gradually building a more comprehensive model in which ESG elements are linked to both the regulatory environment and the long-term sustainability of the business model.

An important element of this process is the pursuit of greater internal consistency. For BACB, ESG management means not only the existence of separate policies or data, but the ability of the various functions within the organization to work with a shared understanding of the importance of environmental, social, and governance issues. This is precisely why 2025 can be viewed as the year in which the bank continued its transition from building an ESG framework to a more genuine internal integration of sustainability.

BACB will continue to develop this approach in the coming years, enhancing management mechanisms, internal coordination, and the quality of ESG information. The goal is for sustainable development to be increasingly embedded in the way the bank manages its operations, makes decisions, and creates long-term value.

CHAPTER 07

Key Sustainability Topics for 2025

Our ESG approach

In 2025, BACB continued to develop its approach to sustainable development, focusing on the topics of greatest importance both for the bank's long-term development and for its customers, employees, partners, and the broader economic and social environment. For BACB, material topics are those areas where sustainable development has the most direct connection to risk management, the business model, internal organization, and the bank's impact on society and the environment.

As a banking institution, BACB views sustainable development primarily through the lens of its role in financing the real economy, managing climate and ESG risks, responsible corporate behavior, and developing internal capacity to adapt to the changing environment. In 2025, these themes gained even greater importance due to both the evolution of the European regulatory framework and the growing significance of sustainability for the banking sector as a whole.

On this basis, the BACB has identified several key themes as leading priorities for its ESG profile in 2025

Key topics

01 Sustainable financing and financed emissions

For BACB, this is one of the most critical themes, as it is through its loan portfolio that the bank has the most significant impact on the economy and the environment. In 2025, BACB continued to develop its analysis of financed emissions and to improve the coverage and quality of data related to the portfolio's climate impact. This is a key issue not only from a reporting perspective but also in terms of better understanding risk, sectoral characteristics, and future opportunities for sustainable financing.

02 Climate, Energy, and Our Own Environmental Footprint

Managing the bank's own environmental footprint, including Scope 1 and Scope 2 emissions, energy consumption, and steps taken to track environmental indicators in a more structured manner, remains a key priority for the bank in 2025. Although a bank's operational emissions are smaller in scale compared to financed emissions, they remain an important part of the overall approach to sustainable development and of efforts toward better internal organization and transparency.

03 People, Knowledge, and Internal ESG Culture

In 2025, this theme stands out particularly clearly due to the development of **the BACB ESG School** and the creation of the ESG handbook. For BACB, sustainable development is not limited to external indicators and policies but also requires internal understanding, commitment, and consistency. That is precisely why one of the key themes for the year is the development of knowledge, culture, and practical capacity within the organization. This theme is also directly linked to broader employee development, internal coordination, and the bank's ability to implement sustainability in a meaningful and long-term manner.

Key topics

04 Ethics, Governance, and Trust

As a financial institution, BACB views good governance, ethics, transparency, and compliance with internal and external regulations as the foundation of sustainable development. Issues such as regulatory compliance, data protection, control mechanisms, internal rules, and ethical conduct are directly relevant to both the bank's stability and the trust of customers, partners, and regulatory authorities. In 2025, these issues remain among the key pillars of BACB's ESG approach.

05 Digitalization, Accessibility, and Customer Experience

In 2025, BACB continued to develop its digital solutions and customer processes, are also among the bank's key priorities. Improved access to banking services, more convenient processes, and technological advancements are part of how the bank creates value for customers and meets expectations for a modern, efficient, and sustainable financial institution. In this sense, digitalization has not only a business but also a social dimension.

06 Strategic Sustainability and Readiness for the Future

2025 was also significant in terms of BACB's broader strategic direction. The development of the ESG approach goes hand in hand with organizational development processes, preparation for future regulatory requirements, and key strategic decisions, including the approval received for the acquisition of Tokuda Bank EAD at the end of the year. This places sustainable development in an even clearer connection with the bank's long-term sustainability, adaptability, and growth.

Taken as a whole, the key themes for 2025 demonstrate that for BACB, sustainable development is a matter of impact, management, and internal readiness. It is precisely at the intersection of these elements that the bank continues to build an effective and consistent ESG approach, aligned both with its role as a financial institution and with the expectations of the environment in which it operates.

CHAPTER 08

Environment

OUR APPROACH

Two main dimensions

For BACB, the topic of the environment has two main dimensions. The first relates to the bank's own operational footprint, including energy consumption and emissions from its own operations. The second, and significantly more important for a banking institution, relates to the impact of the loan portfolio through financed emissions. That is precisely why in 2025 BACB continued to develop a more structured approach to environmental issues by building upon the analysis of Scope 1 and Scope 2 emissions, expanding the scope and quality of the analysis of financed emissions, and assessing the portfolio's potential in relation to the EU Taxonomy.

The bank's approach is aimed at a better understanding of the actual impact, improved internal data traceability, and greater readiness for future regulatory and market requirements. This includes using internationally recognized reporting methodologies, gradually improving the quality of input data, and clearly distinguishing between own emissions, financed emissions, and additional initiatives with an environmental impact.

In addition, in 2025, BACB continued to address environmental issues within a broader context that includes energy efficiency, the use of green electricity, biodiversity, and ecosystem restoration. Thus, the bank's environmental profile is evolving not only as part of its reporting but also as part of the broader logic of sustainable development and long-term responsibility.

DIMENSION 1

Own operational footprint

The bank's own operational footprint, including energy consumption and emissions from its own operations (Scope 1 and Scope 2).

DIMENSION 2 · SIGNIFICANTLY MORE IMPORTANT

Loan portfolio impact

Significantly more important for a banking institution, DIMENSION 2 relates to the impact of the loan portfolio through financed emissions.

KEY RESULTS IN 2025

178.68
tCO_2 · market-based method

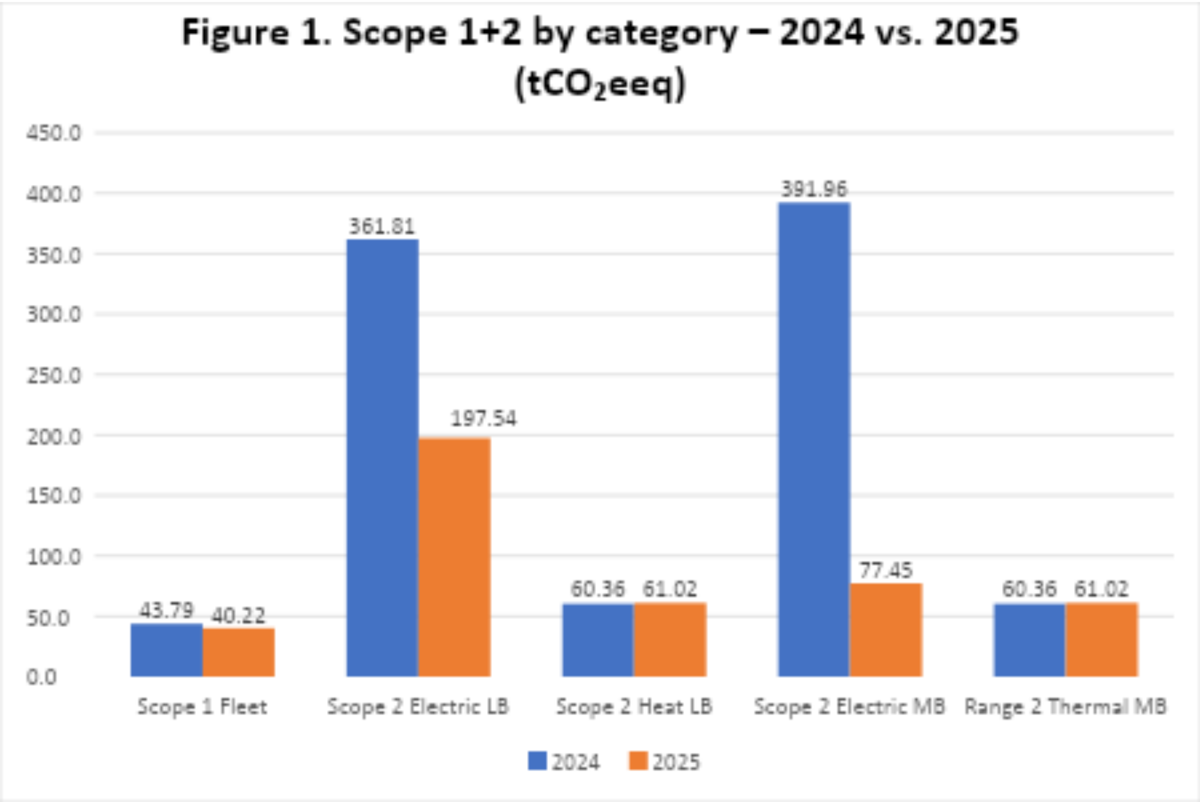
298.78
tCO_2 · location-based method

In 2025, BACB reported its own Scope 1 and Scope 2 emissions at 178.68 tCO_2e using the "market-based method" and 298.78 tCO_2e using the "location-based method." The difference between the two results is related to the use of guarantees of origin for electricity, which affect the market-based method of reporting Scope 2 emissions. During the year, the bank purchased 480 MWh of guarantees of origin, with a reported effect of a 120.10 tCO_2e reduction in Scope 2 emissions under the market-based approach.

Scope	Category	LOCATION-BASEDAL APPROACH (LB) (tCO_2eeq)	MARKET-BASED APPROACH (MB) (tCO_2eeq)	Note
1.1	Vehicle fleet (fuels)	40.22	40.22	4 locations, gasoline+diesel, IEA 2025 factors
1.2	Refrigerants (fluorinated gases, F-gases)	0.00	0.00	No leaks 2025
Σ Sc.1	**TOTAL SCOPE 1**	40.22	40.22	
2.1	Electricity	197.54	77.45	MARKET = LOCATION-BASEDAL − 480 MWh GoO × grid EF
2.2	Heat (district heating)	61.02	61.02	Central + 4 offices
Σ Sc.2	**TOTAL SCOPE 2**	258.56	138.47	
ΣΣ	SCOPE 1 + 2 TOTAL	298.78	178.68	−35.9% LOCATION-BASEDAL −64.0% MARKET compared to 2024

Table 1 Full breakdown of the 2025 greenhouse gas inventory according to the GHG Protocol Corporate Standard + Scope 2 Guidelines (dual reporting).

KEY RESULTS IN 2025



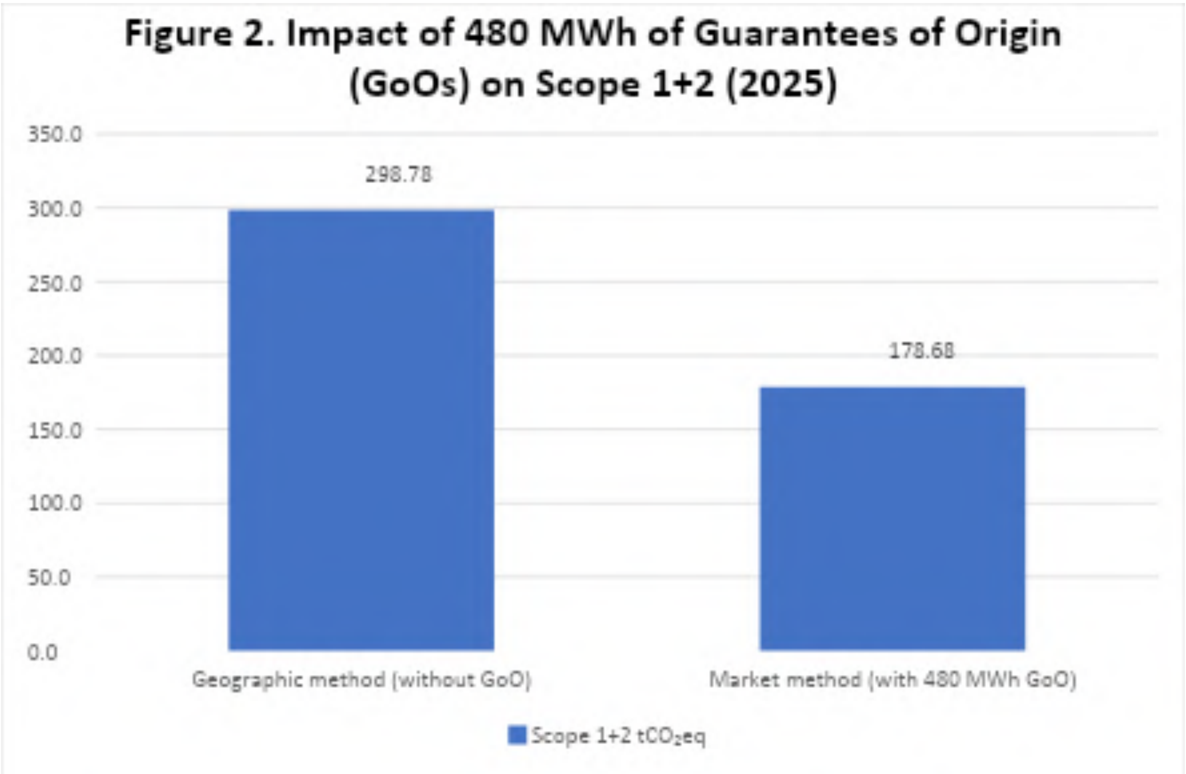
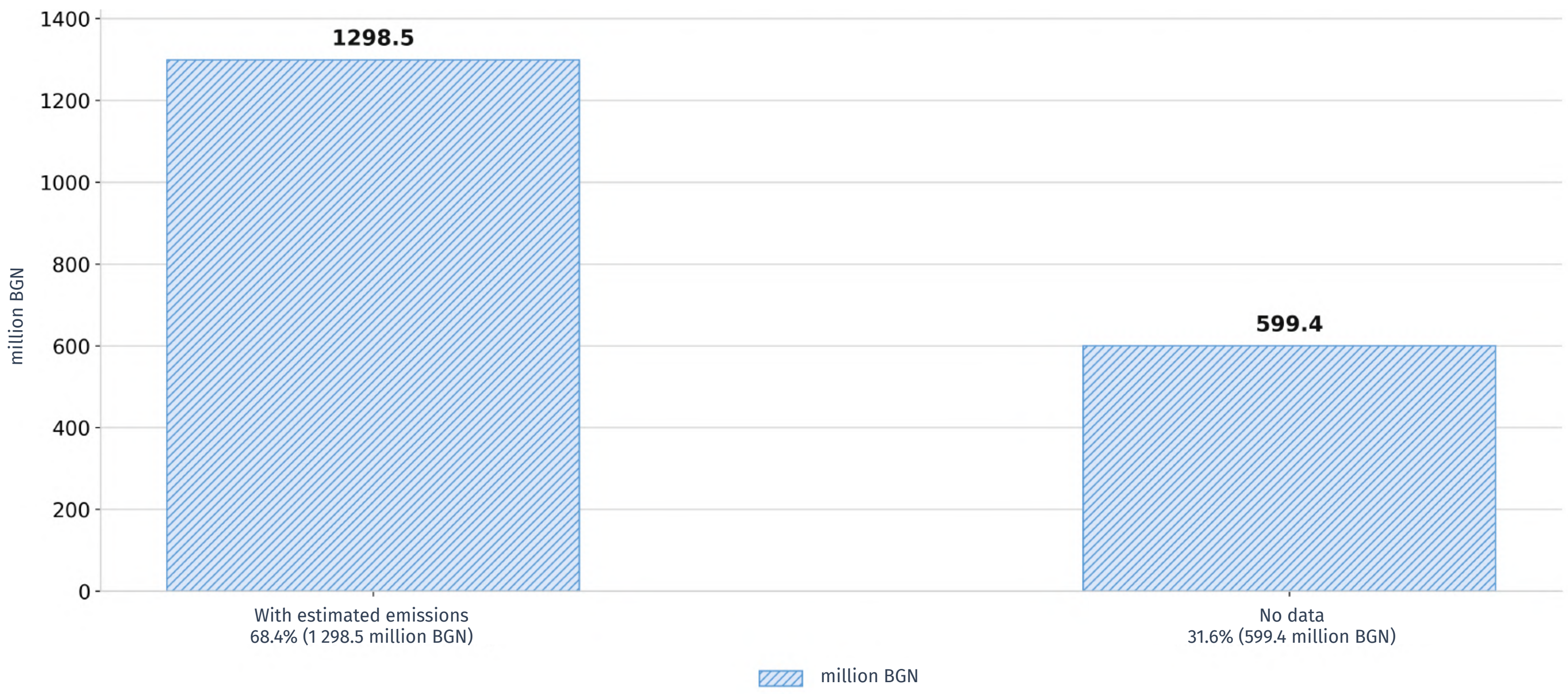


Figure 3. Portfolio coverage - with calculated emissions vs. no data (2025, in million BGN)

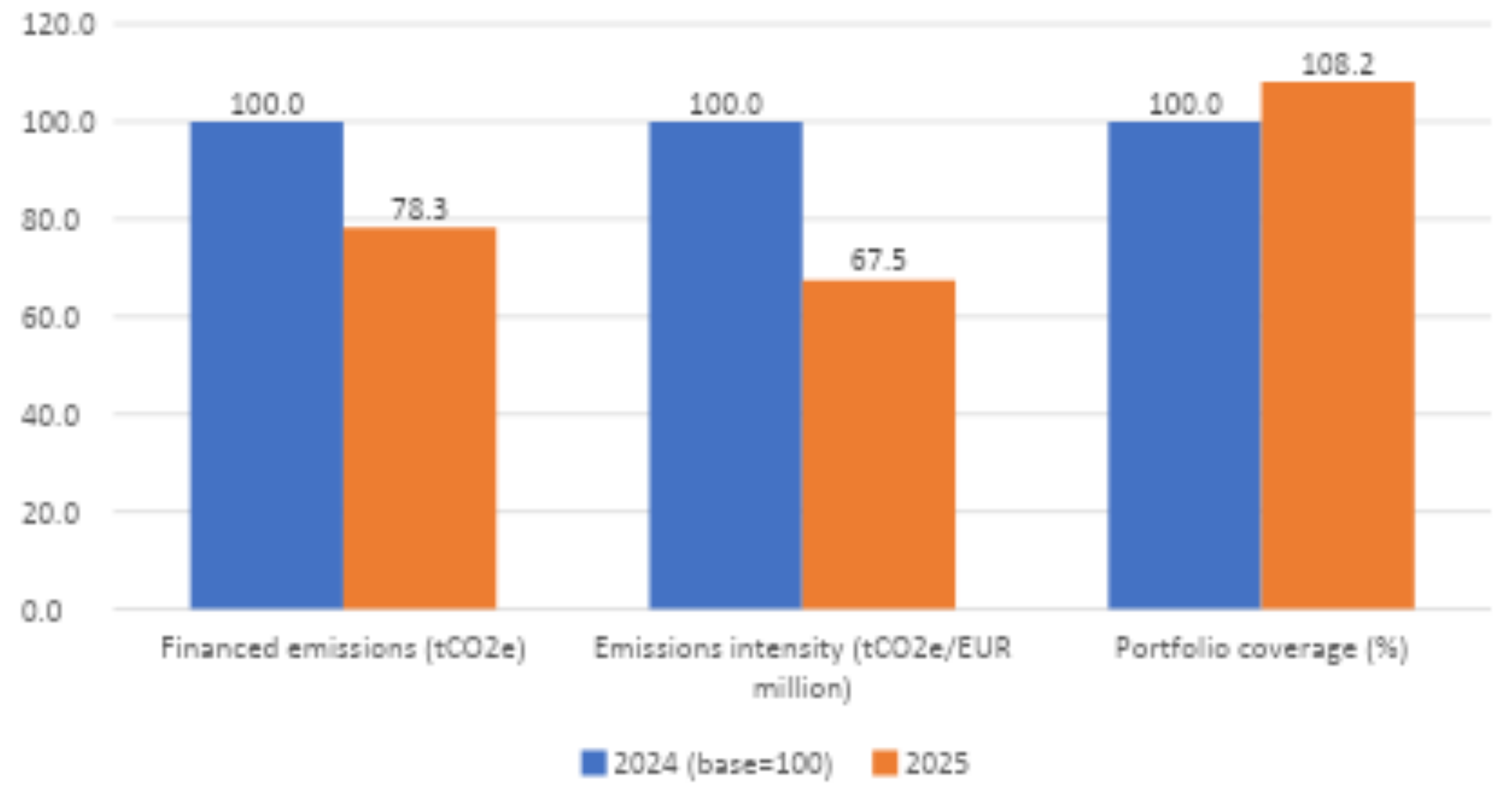


KEY RESULTS IN 2025

Nevertheless, the most significant environmental dimension for BACB remains linked to the loan portfolio. For 2025, the bank reports 195,957 tCO_2e of financed emissions under Part A and 4,521 tCO_2e of facilitated emissions under Part B, related to bank guarantees. This confirms that BACB's environmental impact as a bank is determined to a much greater extent by its financed activities than by its own operations.

The analysis also shows that portfolio coverage increased from 63.2% to 68.4% (+5.2 pp), and emissions intensity decreased from 437 to 295 tCO_2ee/BGN million (−32.5%) compared to the previous year, which signals a stronger analytical foundation and a better understanding of the portfolio's climate profile. The PCAF Data Quality Score for the portfolio remains at 4.7 (sector average, EXIOBASE 3.8.2), and improving it is a priority for 2026.

Figure 4. Financed emissions – trend from 2024 to 2025 (PCAF v3, index 2024=100)



195 957
tCO_2 · Part A

4 521
tCO_2 · Part B

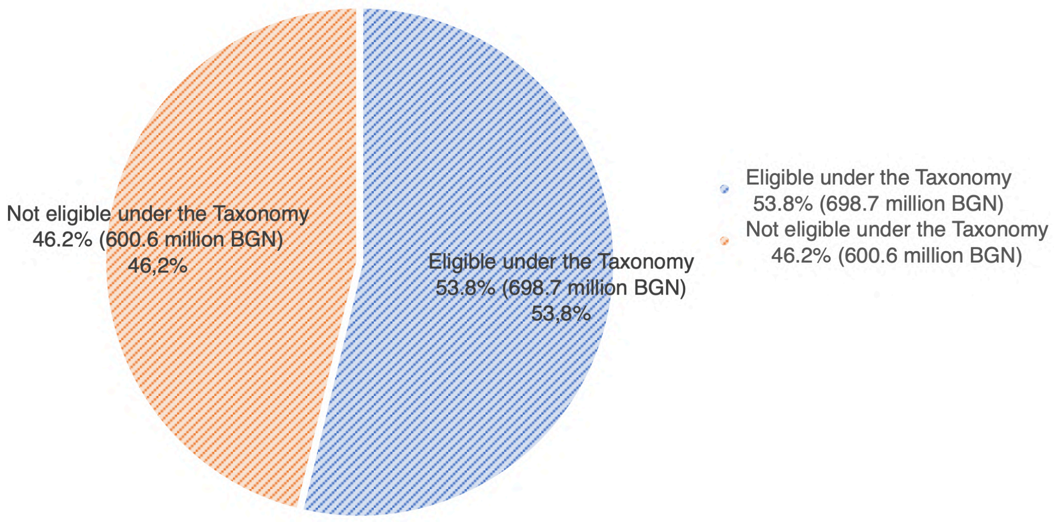
4.7
PCAF Data Quality Score

53.8%

от NACE-coded portfolio

In line with the EU Taxonomy, BACB also tracks the portfolio's potential for eligibility under the Taxonomy. The analysis shows that 53.8% of the portfolio, according to the NACE code (the statistical classification of economic activities), falls within sectors eligible under the Taxonomy, which indicates significant potential for future data enhancement and a more in-depth analysis of compliance.

Figure 5. EU Taxonomy – Eligibility by NACE Portfolio with NACE code = 1,299.3 million BGN



„BACB Forest"

39 214
saplings planted

196 decades
Reforested area

In 2025, BACB continued its reforestation initiative in partnership with the Stara Zagora Stara Zagora State Forestry Enterprise. The total number of saplings planted reached 39,214, and the reforested area was 196 decares. The bank views this initiative primarily as a contribution to the restoration of forest cover, biodiversity, and local ecosystem resilience, while also reflecting the accompanying effects regarding carbon sequestration and water retention.

Carbon removals and additional environmental effects

In accordance with GHG Protocol §4.3, §9, and ESRS E1-7, carbon removals and avoided emissions are reported separately from Scope 1+2 and are not netted against them. BACB discloses the following quantitative values related to "The BACB Forest" initiative and its operational activities:

15.69 tCO_2eq/annually

Carbon removals (Cedrus atlantica)

15.69 tCO_2eeq annually, stabilized after 2030 (methodology: IPCC 2006 LULUCF + expert coefficient for 39,214 saplings on 196 decares with 80% survival rate).

~20.5 tCO_2eq

Avoided emissions from recycled paper

~20.5 tCO_2eeq for 2025 (22.8 tons of recycled paper, EPA WARM ~0.9 tCO_2e/t).

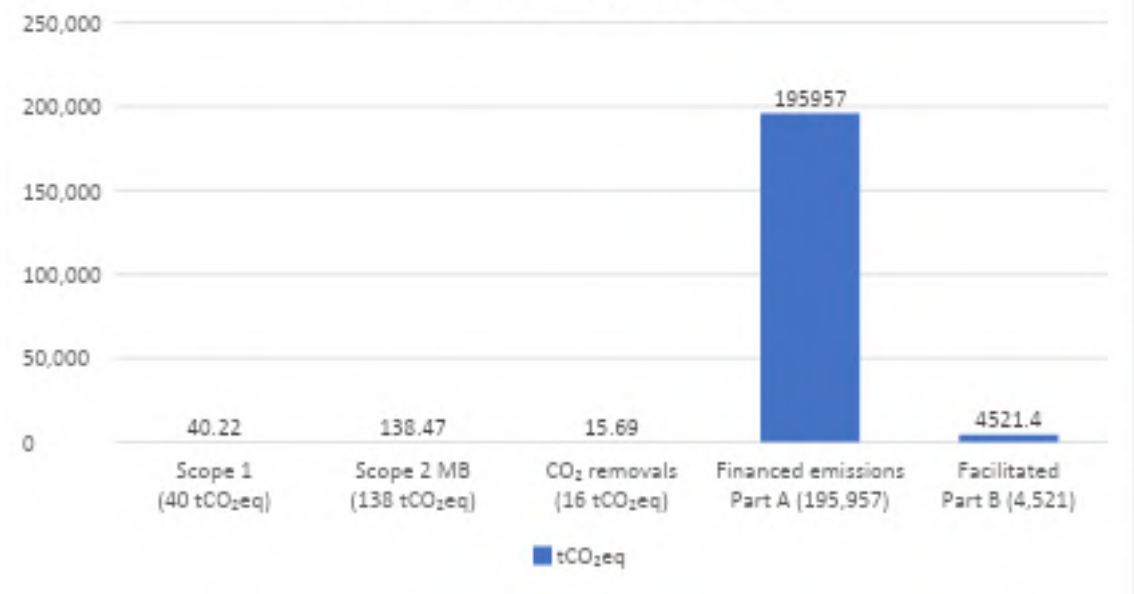
~2 695 m^3/ per year

Estimated water-retention effect

~2,695 m^3 per year (5% retention of ~53,900 m^3 of precipitation over the forested area)

These values are not included in the total Scope 1+2 and do not offset emissions from the bank's own operations. The removals are not certified under ICVCM or a similar standard and are not used as offsets.

Figure 6. Full climate profile of BACB 2025 (tCO_2eeq)Financed emissions exceed own emissions by ~1,100 times



WHAT'S NEXT

The next step for BACB involves further improving the quality, scope, and usability of environmental data. This includes expanding work on Scope 3, improving data coverage for the mortgage portfolio, enhancing the analysis of taxonomy-eligible exposures, and continuing work on internal readiness for future requirements and expectations.

With regard to its own carbon footprint, the bank will continue to seek opportunities for better energy consumption management, broader coverage of green electricity, and improved traceability of operational metrics.

Regarding financed emissions, the focus will remain on improving data quality, gaining a more detailed understanding of sectoral exposures, and gradually integrating climate considerations into the bank's broader management and analytical approach.

In this regard, 2025 can be viewed as a year of building upon existing foundations—moving from basic environmental reporting to a clearer picture of the bank's actual impact and toward a more mature approach to environmental issues in the context of banking operations.

CHAPTER 09

People and Society

Social dimension of the sustainable development

For BACB, the social dimension of sustainable development is directly linked to the people who work at the bank, the customers it serves, and the broader environment in which it operates. This includes both creating a stable, professional, and supportive work environment and developing services, processes, and initiatives that deliver real value to customers and society.

In 2025, BACB continued to develop its social profile in several interconnected areas — employees and organizational culture, training and development, internal ESG knowledge building, improved accessibility of services, and support for economic activity through digital and card solutions.

For BACB, social sustainability is not measured solely by individual indicators. It is also linked to the bank's ability to build trust, maintain a positive internal environment, foster the development of its people, and offer solutions that make banking services more accessible, more convenient, and better aligned with customers' real needs.

- Employees and culture
- Training and development
- ESG knowledge
- Accessibility of services
- Digital and card solutions

The BACB Forest – a tradition that continues to grow

In 2025, one of BACB's most recognizable environmental and social initiatives continued to grow. The BACB Forest has doubled in size compared to its original scale and has cemented its role not only as an initiative in support of nature, but also as an expression of consistency, personal commitment, and a shared culture within the bank. In 2024–2025, the total number of saplings planted (some of which were planted with the volunteer participation of bank employees) reached 39,214, and the forested area amounted to 196 decares, with the initiative being carried out in partnership with the Stara Zagora Stara Zagora State Forestry Enterprise.

For BACB, this initiative has significance beyond its environmental impact. It fosters a sense of continuity and community because it connects employees with tangible action, visible results, and a long-term contribution. This is precisely where its value lies: sustainable development is not merely a topic of strategies and metrics, but becomes an experience in which people participate personally.

“ **For me, participating in the BACB Forest was much more than just a volunteer initiative. The feeling that my colleagues and I are doing something tangible and long-term for nature is very strong. It’s even better that this year we saw how the initiative is growing and continuing, rather than remaining a one-time event. This gives a sense of satisfaction because you know you’ve been part of something that will remain after us and will still have meaning years from now.**

Ivaylo Yordanov
Participant in the “BACB Forest” initiative

This type of participation shows that sustainable development also has a human dimension. It is built not only through policies and goals, but also through small, concrete actions that create a stronger connection between people, the organization, and the environment in which we live.

Employees, training and accessibility

393	82	69	17.6%
EMPLOYEES AS OF DECEMBER 31ST, 2025	NEW EMPLOYEES HIRED	EMPLOYEES LEFT	DEPARTURE RATIO

BACB had 393 employees as of December 31, 2025. During the year, 82 new employees were hired, and 69 left the bank, resulting in a turnover rate of 17.6%.

Methodological note: the rate is calculated as the ratio of departures to employees at the end of the period (69/393 = 17.56%). These figures reflect trends typical of the sector, but also underscore the ongoing importance of issues related to attracting, developing, and retaining talent within the organization.

Figure 7a. Gender Breakdown – 393 employees as of December 31, 2025

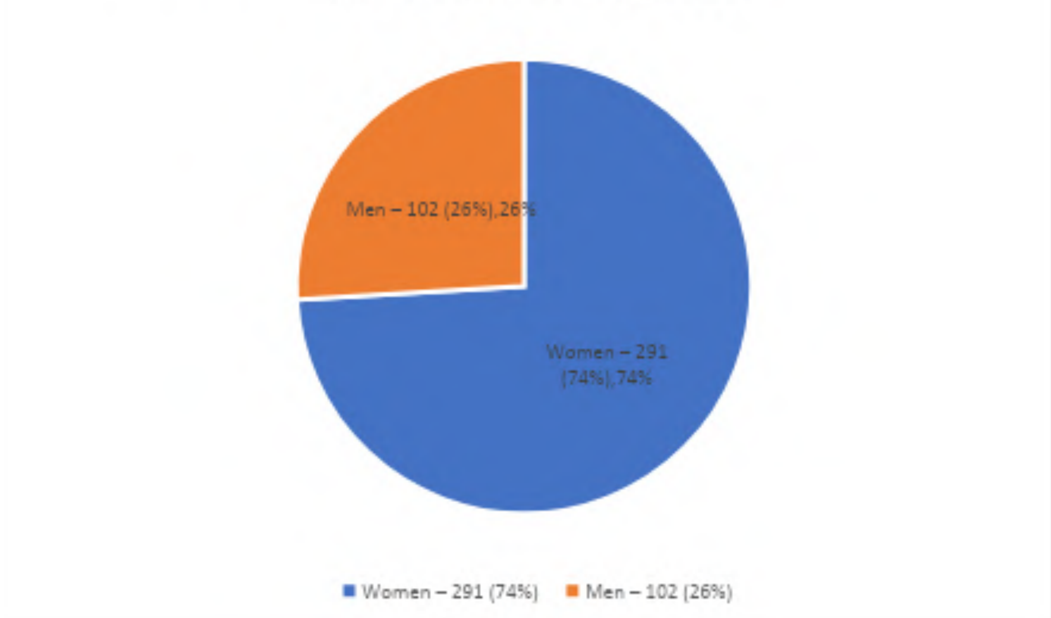
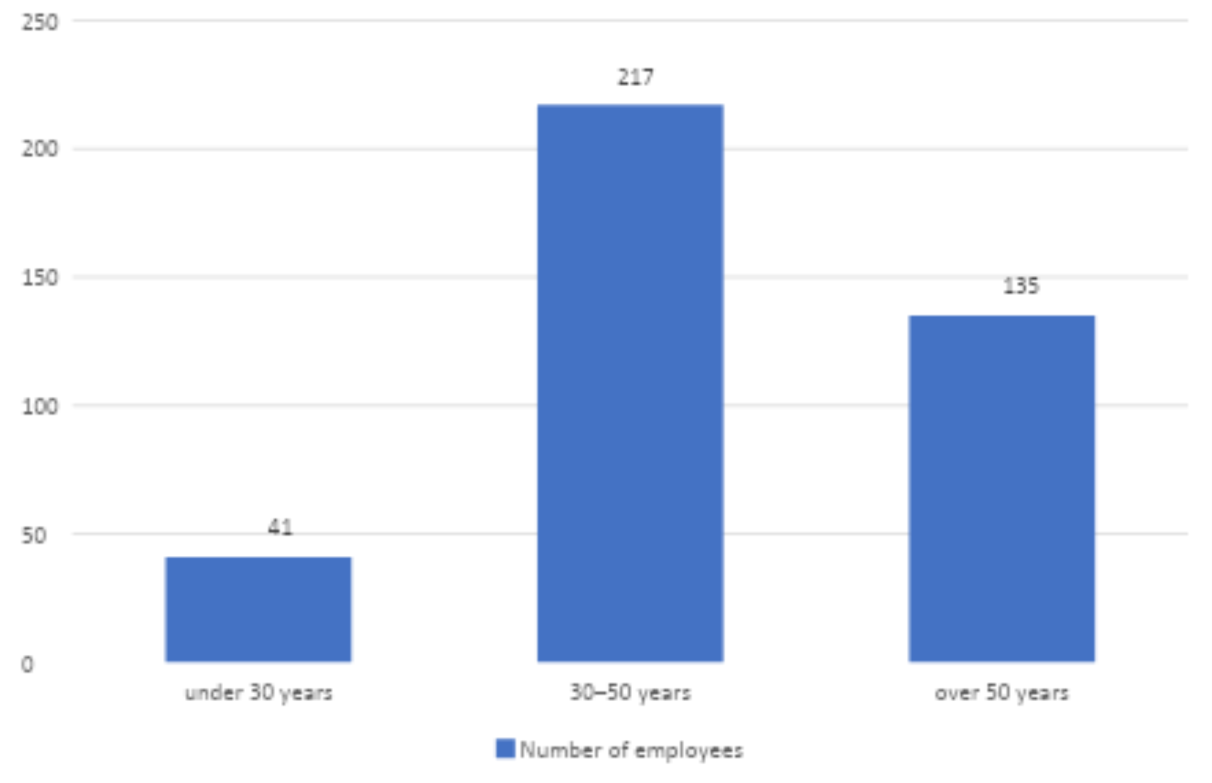


Figure 7b. Age Structure of the Workforce in 2025



In 2025, BACB continued to invest in training and professional development. In addition to mandatory training on topics such as AML, GDPR, cybersecurity, and professional ethics, the bank also developed specialized training related to product topics, credit analysis, regulatory changes, and ESG.

KEY RESULTS

Employees, training and accessibility

BACB's social impact in 2025 is also reflected in improved access to services and streamlined customer processes. The bank continued to develop its digital channels and introduced or upgraded solutions that support faster, more convenient, and more accessible service. These include online processes for key banking products, electronic document signing, the development of card services, and new opportunities for easier customer interaction.

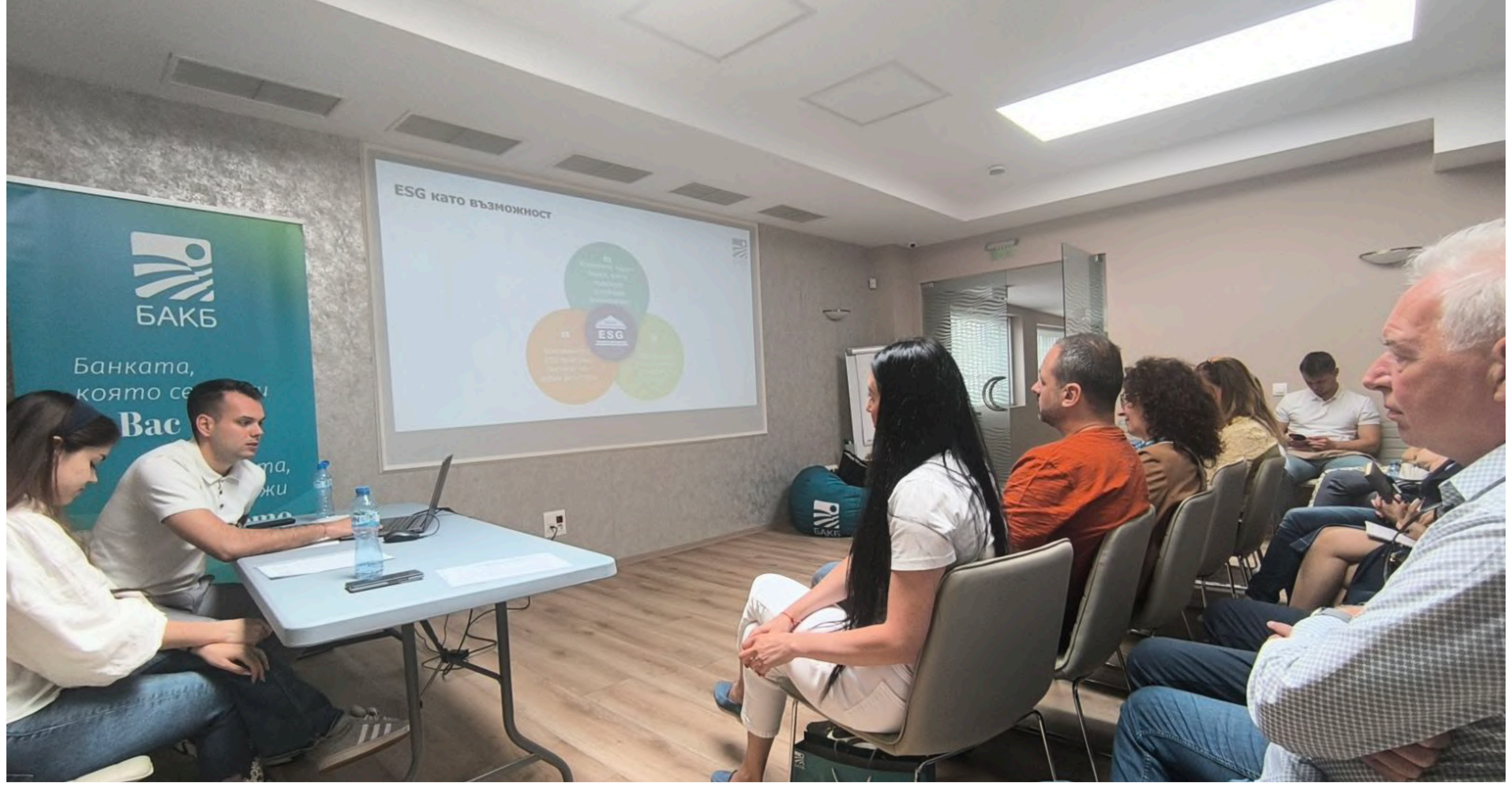
Beyond purely operational metrics, 2025 is significant because the bank continued to view social issues not merely as an HR matter, but as a broader theme encompassing internal culture, customer experience, accessibility, and sustainable organizational development. It is precisely this broader perspective that makes the "People and Society" section essential to BACB's overall ESG picture.

ESG School in Action

"

What was most valuable to me was that ESG wasn't presented just as theory or regulations, but as something we can understand in practice. Through gamification, the exercises, and conversations with colleagues, I was able to see much more clearly how the connections between the environment, social responsibility, and governance work. This helped me realize why ESG is important not just in principle, but specifically for BACB and for the way a bank makes decisions and creates value.

Yana Ivanova
BACB ESG SCHOOL PARTICIPANT



In 2025, the BACB ESG School established itself as an important part of the bank's internal development on sustainable development topics. Alongside the ESG handbook, it helped employees familiarize themselves with the environmental, social, and governance aspects of ESG in a more accessible, practical, and engaging way. The handbook was created specifically as part of the training process within the ESG School.

A particularly valuable element in this process was the use of more interactive formats, including gamification, discussions, and practical scenarios. It was these elements that made the topic more understandable and more relevant to the daily work of the bank's employees.

This feedback confirms the importance of the BACB ESG School as a tool for internal transformation. When the topic is understood, discussed, and experienced, it becomes much easier to integrate into the organization's actual work and culture.

What's Next

BACB will continue to develop the social dimension of sustainable development by focusing on people, knowledge, and service quality. Among the natural next steps are the enhancement of training programs, the further development of the BACB ESG School, the strengthening of internal culture, and better structuring of data related to employees, development, and engagement.

> In parallel, the bank will continue to work toward improving service accessibility, developing digital solutions, and supporting customers and businesses through practical, modern, and reliable banking tools. In this sense, social responsibility will remain important not only as an internal priority but also as part of how BACB creates long-term value.

CHAPTER 10

Responsible Management

OUR APPROACH

Good governance as a foundation

For BACB, good governance is the foundation upon which all other aspects of sustainable development are built. As a financial institution, the bank views issues such as ethics, regulatory compliance, internal control, data protection, information security, and ethical conduct not merely as a formal requirement, but as a key element of trust, stability, and the long-term sustainability of its business model.

In 2025, BACB continued to develop its approach to governance issues by maintaining and enhancing internal policies, coordinating key control and management functions, and addressing risks associated with the evolving regulatory and technological environment. In this context, responsible management is closely linked both to the bank's internal organization and to the way it works with clients, partners, data, and processes.

For BACB, the topic of governance is also a matter of consistency. It encompasses clear standards of professional conduct, control and compliance mechanisms, the prevention of irregularities, information protection, and a commitment to a high level of transparency and accountability in all of the bank's material activities.

Ethics	Regulatory Compliance	Internal Control	Data Protection	Information Security	Ethical Conduct

KEY RESULTS

Ethics, Integrity and AML

0
incidents or reports for corruption, bribery, or conflicts of interest

0
reports of personal data protection violations

0
reports related to corruption, bribery, political influence, or lobbying were received through the whistleblower channel

In 2025, BACB continued to maintain a focus on regulatory compliance and internal control as key elements of its governance model. The bank operates in a highly regulated environment, which is why good governance remains directly linked to sustainable development and the maintenance of institutional trust.

In terms of ethics and integrity, BACB applies a Code of Professional Ethics and maintains a policy of zero tolerance for corruption, bribery, and conflicts of interest. No such incidents or reports were registered during the reporting period, and no reports of personal data protection violations were received through the Data Protection Officer. No reports related to corruption, bribery, political influence, or lobbying were received through the whistleblower channel.

ANTI-MONEY LAUNDERING (AML) MONITORING SYSTEM

Combating money laundering remains a key management priority in 2025. The bank has made improvements to its anti-money laundering (AML) monitoring system, including changing the algorithm to a more comprehensive analysis of customer behavior, automated calculation of risk profiles for legal entities, and updating internal AML and sanctions rules. This is an important element of BACB's management resilience because it demonstrates the ability to adapt to a more complex risk environment and to heightened expectations for control.

Personal data and Suppliers protection

PERSONAL DATA PROTECTION AND INFORMATION SECURITY

In 2025, BACB continued to maintain a strong focus on personal data protection and information security. The bank implements technical and organizational measures to protect information, including access control, audit trails, and internal training. In parallel, steps were taken to modernize the IT infrastructure, aimed at ensuring the reliability, security, and resilience of key systems and services.

SUPPLIERS AND EXTERNAL PARTNERS - HONEST OBSERVATION

The topic of responsible management in 2025 also includes relationships with suppliers and external partners. BACB takes into account publicly available information on the standards of key suppliers, but currently does not yet apply a formal ESG due diligence process for suppliers. This is an important and honest observation because it shows a realistic picture of the current state of affairs and outlines an area for future development.

What's Next

The next step for BACB is to continue building upon its governance model so that the themes of compliance, ethics, security, and control remain strongly integrated into the bank's daily operations. This includes both maintaining a stable internal framework and gradual development in areas such as a more structured ESG approach to suppliers, better traceability of management indicators, and an even closer link between ESG issues and the overall management and risk framework.

> For BACB, good governance is not a separate layer on top of the business, but a prerequisite for its sustainability. That is precisely why this topic will remain key in the coming years, as the bank continues to work toward greater process maturity, better internal consistency, and stronger preparedness for future regulatory and market expectations.

CHAPTER 11

Sustainable Financing and Contribution to the Economy

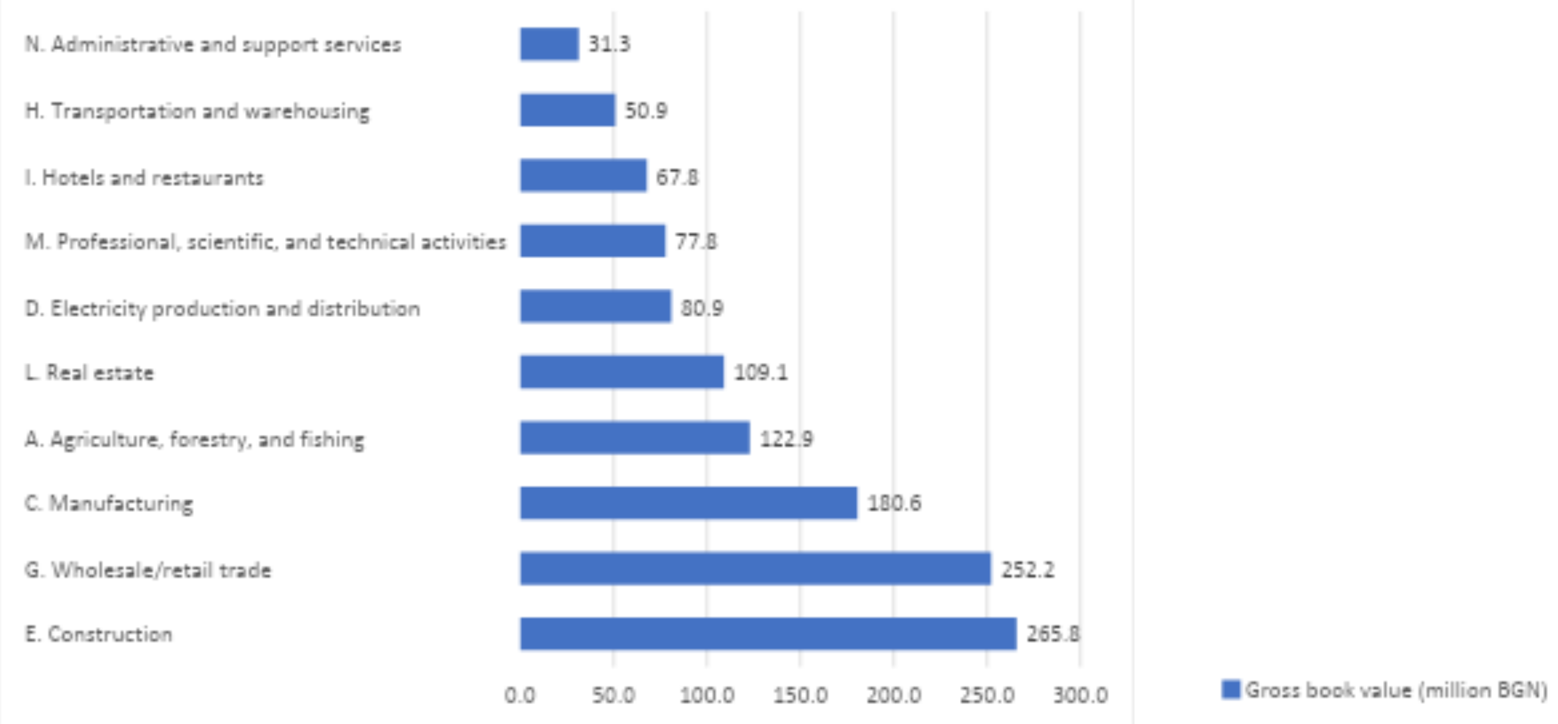
OUR APPROACH

Financing as a main source of value

As a banking institution, BACB creates the greatest value and the most significant impact through its core business—financing. This is precisely why the topic of sustainable financing is at the heart of the bank's ESG approach. For BACB, sustainable development is not limited to its own operations but is primarily reflected in how financial resources are directed toward sectors, activities, and clients that support the real economy, create long-term value, and have the potential to contribute to more sustainable development.

In 2025, BACB continued to develop this approach, maintaining a focus on lending to businesses, households, and economic activities that are important for growth, investment, and modernization. For the bank, sustainable financing is closely linked to a thorough understanding of sectoral characteristics, the climate impact of the portfolio, the potential for activities eligible under the taxonomy, and the opportunity to gradually integrate sustainability more deeply into lending and analytical logic.

Figure 8. NFC Portfolio by NACE Section – Top 10 (1,239,266 thousand BGN)



In this sense, BACB's contribution to the sustainable economy is measured not only by individual green projects but also by the bank's broader role as a financial intermediary that supports real economic activity, entrepreneurship, modernization, and access to financing.

Key results

As of the end of 2025, BACB reported total assets of BGN 2,846,580 thousand and a net loan portfolio of BGN 1,897,897 thousand, demonstrating the significant scale of the bank's operations and its role in supporting the economy. Assets covered for the GAR calculation amount to BGN 1,800,754 thousand, which further underscores the importance of lending activities for the institution's overall ESG profile.

The publicly reported results for 2025 also show continued growth in lending activity and portfolio expansion, confirming BACB's active role in financing businesses and households. In this vein, the bank continues to be part of the real economic dynamics, directing resources toward enterprises, projects, and clients in various sectors of the economy.

From the perspective of sustainable finance, the analysis of the portfolio in terms of financed emissions and the EU Taxonomy is particularly important. In 2025, BACB reported 195,957 tCO_2ee of financed emissions under Part A, confirming that the loan portfolio is the primary driver of the bank's environmental impact. At the same time, the taxonomy eligibility analysis shows that 53.8% of the portfolio falls within the eligible sectors, which highlights real potential for future, more in-depth development of sustainable finance and better structuring of data regarding material contribution, the Do No Significant Harm (DNSH) criteria, and minimum social safeguards.

2 846 580 thousand
total assets in BGN

1 897 897 thousand
net loan portfolio of BGN

1 800 754 thousand
BGN assets covered for the GAR calculation

53.8%
within the eligible sectors

KEY RESULTS

Sectoral breakdown of the portfolio

SECTORAL BREAKDOWN

The sectoral breakdown of the portfolio is also indicative of BACB's economic role. Among the leading exposures, sectors such as manufacturing, construction, trade, real estate, agriculture, electricity generation and distribution, hospitality, and transportation stand out. This indicates that the bank has a broad presence in activities critical to the economy and that, in its case, sustainable financing should be viewed in the context of the actual structure of the Bulgarian economy, rather than solely through a narrow set of green categories.

RECOGNITION

In 2025, BACB received external recognition, winning first place in the "Banking Sector" category in b2b Media's "Greenest Companies in Bulgaria" 2025 competition, presented by the bank as the "Greenest Bank of 2025" award. In the same edition, BACB also received third place in the "Green Products" category.

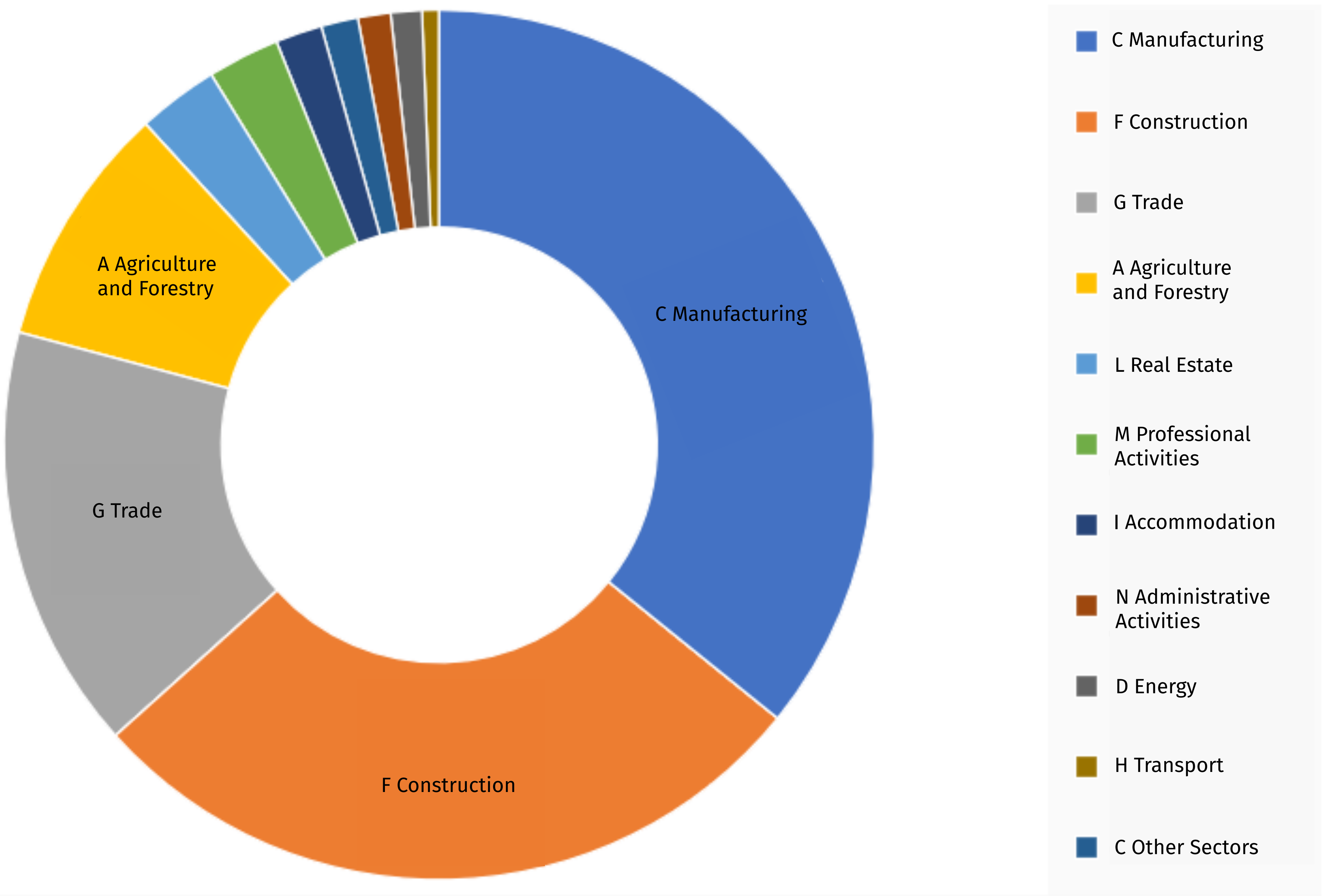


Figure 9. Financed Emissions by NACE Sector, 2025 (tCO_2e)
Total: 195,957 tCO_2e I Top 3 Sectors = 79.6%

CHAPTER 12

Disclosure under the EU Taxonomy

What this analysis shows

In 2025, BACB continued to monitor its portfolio through the lens of the EU Taxonomy. This is the framework that helps assess the extent to which certain economic activities can be considered environmentally sustainable according to European criteria.

For BACB, this analysis is important not only from a reporting perspective but also as a tool for better understanding the portfolio, sectoral exposure, and future potential for sustainable financing.

What do the results for 2025 mean?

As of the end of 2025, the assets covered for the calculation amount to BGN 1,800,754 thousand. At the same time, due to the SME de minimis treatment applicable to BACB, the reported GAR remains at 0%. This does not indicate a lack of sustainable financing or a weak ESG profile, but rather reflects how the rules are applied to a bank with a predominantly SME-focused portfolio.

0%
reported GAR (SME de minimis)

53.8%
eligible under the Taxonomy

More indicative for BACB is the additional analysis of taxonomy-eligible assets, which shows that 53.8% of the portfolio falls within sectors that are potentially eligible under the Taxonomy. For clarity: this share is calculated based on the NACE code (the statistical classification of economic activities) of the credit exposures (1,299,269 thousand BGN), not on the total covered assets for GAR (1,800,754 thousand BGN); The calculation based on the latter is approximately 38.8%% and establishes the theoretical upper limit prior to compliance verification, indicating the existence of a solid foundation upon which the bank can build in the future, once it has access to more detailed counterparty data and more in-depth assessments regarding the criteria for significant contribution, no significant harm, and minimum social safeguards.

Key indicators under the EU Taxonomy

Indicator	Value	Note
GAR Stock (Turnover)	0%	SME de minimis (Art. 10(2) of Regulation 2026/73)
GAR Stock (CapEx) или CapEx-based GAR	0%	SME de minimis (Art. 10(2) of Regulation 2026/73)
Covered assets (denominator)	**1,800,754 thousand BGN**	FINREP gross book value, after Art. 7(4)
Portfolio with NACE code	**1,299,269 thousand BGN**	Eligibility analysis basis
Assets eligible under the Taxonomy	**698,684 thousand BGN**	Annexes I-II to DR 2021/2139
Share of eligible activities (of the portfolio with NACE code)	**53.8%**	698 684 / 1 299 269
Proxy GAR (of covered assets)	**38.8%**	Theoretical upper limit before matching
Realistic alignment	**5.4% – 16.1%**	At a 10–30% level of compliance with technical criteria

Table 2. Key indicators under the EU Taxonomy. Source: BACB_Taxonomy_2025_FINAL.xlsx, sheet T0_Summary.

EU TAXONOMY
TOP 10 TAXONOMY-ELIGIBLE SECTORS

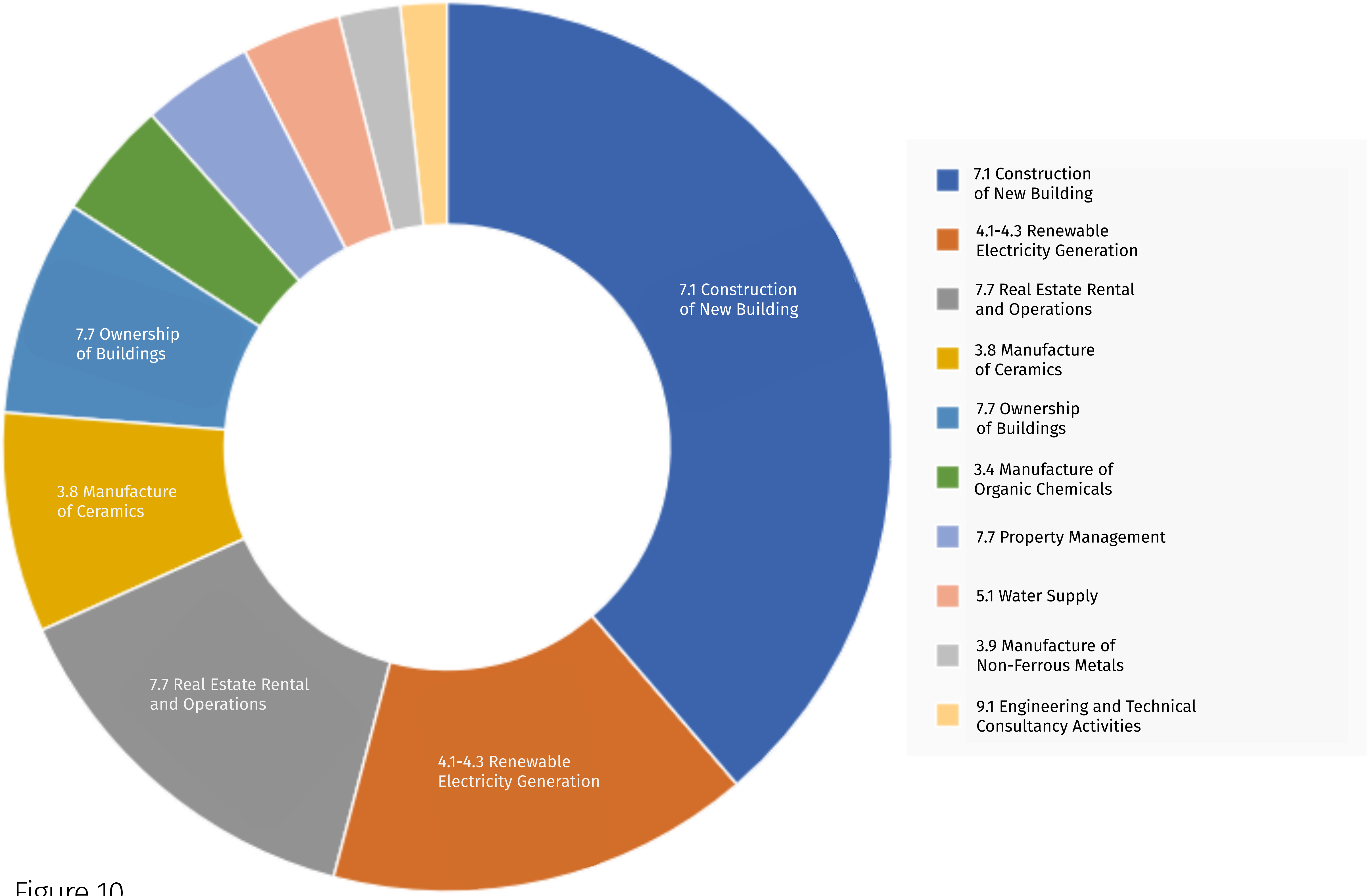


Figure 10

BGN 698.7 million, 53.8% of NACE - coded loans

About BACB

GAR

0%

Result influenced by the applicable SME de minimis treatment.

COVERED ASSETS

1 800 754 **thousand BGN**

The volume of assets included in the calculation.

TAXONOMY ELIGIBILITY

53.8%

Share of the NACE-coded portfolio in potentially eligible sectors.

WHAT DOES THIS INDICATE

POTENTIAL FOR FUTURE EXPANSION

More high-quality data and a deeper analysis of exposures are needed.

What's next

The next step for the BACB is not simply to report results, but to improve the understanding behind them. This means gradually collecting more detailed data on key exposures, gaining better visibility into sectors eligible under the Taxonomy, and progressively building internal capacity to work with the Taxonomy criteria.

BACB views 2025 as an important milestone in its ESG development and a benchmark that helps the bank see where it stands today and where the most realistic potential for growth lies tomorrow.

CHAPTER 13

Awards, Memberships, and Partnerships

AWARDS AND RECOGNITION

In 2025, BACB continued to expand its presence in professional, public, and sustainability initiatives, reaffirming its role as a financial institution with a consistent commitment to sustainable development, responsible banking, and support for meaningful causes. Through participation in partnership initiatives, support for public campaigns, and recognition from external organizations, the bank enhanced its contribution to business, communities, and the environment.

In 2025, BACB received recognition for its consistent work in the areas of sustainable development, green financing, and responsible banking practices.

B2B MEDIA · "THE GREENEST COMPANIES IN BULGARIA"

"The Greenest Bank 2025"

Recognition of the bank's consistent contribution to sustainable finance, environmental responsibility, and the development of ESG practices.

Among the most significant honors of the year was "The Greenest Bank 2025" award, presented as part of the "The Greenest Companies in Bulgaria" competition organized by b2b Media. This recognition reflects the bank's long-term efforts to develop sustainable products, support green projects, and promote responsible behavior among both its customers and within the organization.

The award is the result of BACB's consistent work in several key areas: sustainable financing, environmental responsibility, digitalization of banking services, internal training on ESG topics, and support for public initiatives with a positive impact.

MEMBERSHIPS AND PROFESSIONAL ENGAGEMENT

BACB participates in professional organizations and partnership initiatives that support the development of the banking sector, the entrepreneurial ecosystem, good governance, responsible financing, and sustainable development. Through these memberships, the bank monitors current trends, regulatory requirements, and best practices, while contributing to the broader dialogue on the role of financial institutions in the economy and society.

Organization	Significance for the bank
Association of Banks in Bulgaria	Participation in professional dialogue on the development of the banking sector, regulations, and best practices.
BESCO – Bulgarian Entrepreneurship Association	Connection to the entrepreneurial and startup ecosystem in Bulgaria. Membership supports the exchange of ideas, partnerships, and dialogue on topics such as innovation, technological development, access to financing, and sustainable growth.
Bulgarian Stock Exchange	Connection to the capital market, transparency, and public accountability as a financial institution.
Central Depository	Participation in the infrastructure of the capital market and the financial system.
Payment and Card Organizations	Support for the development of payment services, digital banking solutions, and customer convenience.
Atanas Burov Foundation	Support for education.
National Decarbonization Fund	The Decarbonization Fund aims to support investments in low-carbon development through sustainable and targeted financing for a broad group of beneficiaries.

PARTNERSHIPS AND SUPPORTED INITIATIVES

In 2025, BACB continued to support initiatives that combine environmental responsibility, education, culture, social engagement, and sustainable business dialogue. These partnerships demonstrate the bank's understanding that sustainable development extends beyond banking products and includes an active role in society. Among the key initiatives this year are:

"Books for Waste"

A national campaign that promotes recycling and reading. The initiative combines environmental impact with educational and cultural value.

"The BACB Forest"

A volunteer and environmental initiative aimed at restoring forest areas and engaging employees in the cause of nature conservation.

"Christmas" Charity Campaign

A social initiative through which the bank's employees and management support meaningful causes selected with the team's participation.

ESG Plovdiv — Industry, Energy & Defense

A forum for sustainable investment, ESG practices, energy efficiency, and collaboration between businesses, institutions, and experts.

"Vegetable Vision" Eco Exhibition

A cultural initiative that places the themes of nature, sustainability, and responsibility in the context of contemporary art.

"BACB's Green Path"

A campaign presenting real customer stories about green investments, sustainable financing, and the transition to more responsible business models.

These partnerships complement BACB's overall ESG approach by demonstrating the connection between the bank's financial activities and its broader impact on society. Through them, the bank supports not only the green transition but also the development of a culture of responsibility, knowledge, and active civic engagement.

Our Approach to Partnerships

BACB chooses to support initiatives that have clear social significance and create measurable or recognizable value for the community.
The bank's approach is based on several principles:

- **01** Support for causes with a long-term impact
- **02** The link between environmental, social, and educational value
- **03** Employee participation and engagement
- **04** Promotion of sustainable business practices
- **05** Partnerships with organizations that share the values of responsible development

In this way, BACB continues to build upon its role as a bank that not only finances sustainable solutions but also actively participates in building a more informed, engaged, and responsible society.

CHAPTER 14

Looking Ahead

A year of building on past achievements and clearer positioning

For BACB, 2025 was a year of building on past achievements, but also a year of clearer positioning regarding the next steps in sustainable development. The progress made during the year demonstrates that the bank now has a stronger foundation in terms of data, internal coordination, ESG understanding, and strategic orientation. The next step is to translate this progress into an even more consistent integration of sustainability into the bank's core business.

BACB's outlook is directly linked to the 2024–2026 ESG Strategy, which positions sustainable development as part of the bank's long-term business logic. Within this framework, BACB will continue to develop its approach in several key areas—sustainable financing, better management and analysis of environmental data, people development and internal ESG culture, as well as strengthening the management and analytical mechanisms that will become increasingly important in a changing regulatory and market environment.

A year of building on past achievements and clearer positioning

One of the main priorities remains the further development of sustainable finance. For the BACB, this means not only a better understanding of the portfolio and sectoral exposures, but also a gradual enhancement of internal capacity to work with financed emissions, the EU Taxonomy, and the broader ESG factors that influence banking activities. In this regard, the next steps involve improving data quality, achieving greater clarity regarding potentially eligible exposures, and gaining a deeper understanding of where the bank has the most realistic potential for a sustainable financing profile.

A second key area is the enhancement of environmental analysis and reporting. In 2025, BACB took significant steps regarding Scope 1, Scope 2, and financed emissions. Looking ahead, this includes continued work on expanding the scope and quality of data, including Scope 3, the mortgage portfolio, and a more detailed analysis of climate impact. The goal is for the bank to have an increasingly reliable foundation for management decisions, reporting, and preparation for future requirements.

A third key priority is the development of people and internal capacity. This is precisely where the BACB ESG School will continue to play a vital role. The next step for the bank is to continue building knowledge, culture, and practical readiness so that sustainable development is increasingly better understood and implemented across various functions and units. This is important not only from the perspective of internal development but also as a foundation for more mature and consistent ESG integration throughout the organization.

01 · Sustainable financing
Improved understanding of the portfolio and sector exposures, along with enhanced capabilities for managing financed emissions, the EU Taxonomy, and broader ESG factors.

02 · Environmental analysis and reporting
Continued efforts to expand the scope and improve the quality of data, including Scope 3 emissions, the mortgage portfolio, and more detailed climate impact analysis.

03 · People and internal capacity
BACB ESG School will continue to build knowledge, foster an ESG-oriented culture, and strengthen practical capabilities to support more mature and consistent ESG integration across the organization.

Effective integration

Equally important is strengthening BACB's managerial and strategic resilience. In an environment of regulatory changes, technological advancements, and rising expectations for financial institutions, the bank will continue to enhance its capabilities in risk management, regulatory compliance, data protection, information security, and internal consistency in addressing ESG issues. This will remain a key element of BACB's ability to develop sustainably and confidently in the long term.

The outlook for BACB is also linked to the broader development of the bank itself. The approval received at the end of 2025 for the acquisition of Tokuda Bank EAD is an important strategic milestone that places additional emphasis on the need for sustainable development to be considered as part of the institution's growth, integration, and future direction. This is precisely why sustainability for BACB must continue to be developed not as a separate layer, but as part of the bank's broader strategic and management framework.

In this sense, the coming years will not merely be a period of executing individual tasks, but a period of effective integration. BACB will continue to develop as a bank that combines financial stability, responsible management, support for the real economy, and the consistent enhancement of its ESG approach. This is also the natural continuation of the 2024–2026 strategy—sustainability is not merely a topic for reporting, but a real part of how the bank creates value and looks toward the future.

For BACB, looking ahead means one thing: sustainable development must continue to evolve from a framework and priority into an even more integral part of how the bank grows, manages risk, develops its people, and creates long-term value.

Thank You!

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