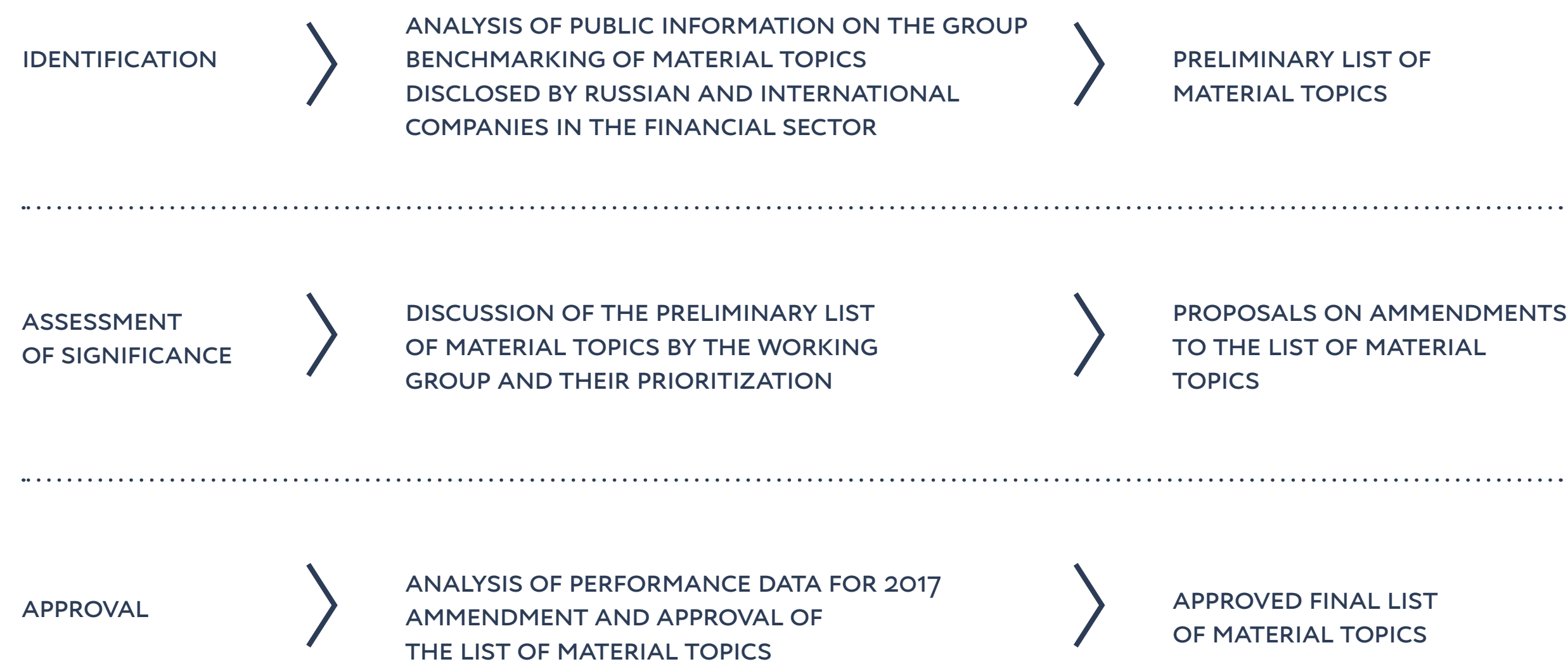




## PROCESS FOR DEFINING MATERIAL TOPICS

To determine the contents of the Report, we assessed the significance of different operating aspects of the Group and compiled a list of material topics to be disclosed in the Report. This process was performed in three main stages: the identification of material topics, their prioritization and approval. Based on analysis, we compiled a list of 23 topics declared by the working group to be material for both internal and external stakeholders.

### Procedure for determining the material topics of this Report



### List of the material topics of the Report

MATERIAL TOPICS DEFINED BY THE GROUP	CORRESPONDING MATERIAL TOPICS OF THE GRI STANDARDS	CORRESPONDING SUSTAINABILITY GOALS OF THE UN
<b>Best customer experience and ecosystems</b>		
1 Development of socially oriented products	<ul style="list-style-type: none"> <li>Client privacy Local communities</li> <li>Product portfolio</li> </ul>	4 Quality education
2 Support for small business		10 Reduced inequalities
3 Increase in the financial literacy of the population		
4 Improvement in the quality of client service		
5 Ensuring client safety and preventing fraud		
6 Ensuring the accessibility of services		
<b>Technological leadership</b>		
7 Increase in the reliability of products and services	<ul style="list-style-type: none"> <li>Energy</li> </ul>	9 Industrialization and infrastructure
8 Ensuring cybersecurity		
9 Environmentally sound IT		
10 Work with data and analytics		
11 Development of innovations		
<b>People: nurturing new skills in effective teams</b>		
12 Professional development and training of employees	<ul style="list-style-type: none"> <li>Employment</li> <li>Occupational Health and Safety Training and education</li> </ul>	3 Good health and wellbeing
13 Social protection of employees		5 Gender equality
14 Employee health		8 Decent work and economic growth
15 Effective assessment and remuneration system of employees		
16 Transformation of the HR function		
17 Development of corporate culture		
18 Development of the brand of an appealing IT employer and talent retention		
<b>Corporate governance</b>		
19 Improvements to corporate governance	<ul style="list-style-type: none"> <li>Anti-counteracting</li> <li>Socioeconomic Compliance</li> </ul>	
20 Countering corruption and management of compliance risk		
<b>Impact on Society</b>		
21 Contribution to regional development: financing of projects of high social significance	<ul style="list-style-type: none"> <li>Indirect economic impacts</li> <li>Local communications</li> <li>Energy</li> <li>Effluents and waste</li> <li>Procurement practices</li> </ul>	11 Sustainable cities and communities
22 Implementation of charitable and sponsorship projects		12 Responsible consumption and production
23 Green office		16 Peace, justice and strong institutions
24 Improving the efficiency of public administration		17 Partnerships for the goals