

MBH Bank participated in MSCI's Provisional ESG Rating process for the year of 2024, resulting in a (p)A rating. MSCI's assessment included a comprehensive review of the credit institution along the environmental, social and corporate governance pillars. The analysis covered seven key areas specific to the financial sector. The assessment highlighted that MBH Bank scored above the industry average in four areas: Consumer Financial Protection, Privacy and Data Security, Access to Finance and Corporate Behaviour. Further improvement opportunities were identified in the areas of Human Capital Development and Corporate Governance, while the bank performed at the industry average level in the area of Financing Environmental Impact.

The results of the rating indicate that the MBH Bank's ESG performance is in line with the global financial sector average. The rating agency assessed the results as a successful start, with particular emphasis on MBH Bank's good performance in the areas of corporate governance and corporate conduct. The rating achieved is valid for one year and provides a solid basis for further ESG improvements at the credit institution.

MSCI took into account the credit institution's annual report, sustainability reports, investor presentations, as well as its remuneration, environmental and HR strategies in the rating process. MSCI's ESG ratings and underlying data are widely recognised as a benchmark for investors to identify ESG risks and opportunities within industries. Particular attention is paid to assessing the resilience of the financial sector to long-term risks.

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# MSCI Provisional ESG RATINGS



(p) CCC	(p) B	(p) BB	(p) BBB	(p) A	(p) AA	(p) AAA
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As of Nov 2024