



Educational Program "Natural Investment"

As the XTB S.A. Capital Group, we strive to minimize our negative impact on the environment and undertake socially responsible actions. The "Natural Investment" Program (hereinafter: the Program) was created to comprehensively support the Employees and Co-workers of the XTB S.A. Capital Group in taking actions for environmental protection, combating climate change, and engaging in charitable and social activities. Through educational and informational initiatives in the workplace, the Program aims to build awareness and engagement, as well as strengthen positive attitudes that contribute to beneficial changes in the environment, society, and the professional and personal lives of Employees.

§ 1

The "Natural Investment" Program is an internal initiative aimed at integrating and disseminating good practices in the ESG area within the XTB S.A. Capital Group. After adapting the Program's content to local needs and capabilities, its implementation is recommended in XTB S.A. branches and the Group's subsidiaries.

§ 2

The Program includes:

- online informational activities directed from the XTB S.A. Headquarters, concerning responsible resource management, environmental protection, social, educational, and charitable actions and sharing good practices;
- informational activities in the common spaces of the XTB S.A. Headquarters office, concerning responsible resource management and any other initiatives aimed at reducing energy and water consumption;
- document digitization by reducing paper usage, limiting the number of prints, and promoting electronic document circulation;





- waste segregation by providing labeled bins, segregation instructions, and measuring the amount of generated municipal waste;
- responsible e-waste management, collection of used batteries in labeled boxes placed in the kitchens of the XTB S.A. Headquarters;
- promoting a healthy lifestyle and physical activity through actions aimed at Employee well-being, initiatives in the idea of "less waste," work-life balance, etc.;
- encouraging dialogue and creating spaces for sharing experiences and inspirations,
 i.a. to better understand the needs of Employees, develop a valuable organizational culture, and propose effective sustainability initiatives within the XTB Group;
- · efficient management of office supplies;
- eliminating disposable plastic dishes in favor of reusable dishes (or disposable paper dishes, e.g. during trainings/ meetings);
- eliminating plastic water bottles in favor of filtered drinking water from network dispensers or glass bottles in conference rooms;
- increasing the number of plants in offices.