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## Zabka and Citi Handlowy together for ESG

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**Zabka and Citi Handlowy signed the first joint financing agreement to achieve the objectives of responsible business and sustainable development. The agreement refers to the selected objectives of Zabka, arising from the adopted Responsibility Strategy (ESG): reducing greenhouse gas emissions and increasing the value of sales of own brand products promoting a sustainable lifestyle. If the specified indicators are not achieved within the agreed time, the company will provide additional financial resources for the actions agreed by the parties to support the implementation of the identified Sustainable Development Goals.**

Under the agreement, Zabka may issue bank guarantees in Citi Handlowy up to the amount of PLN 100 million. At the same time, the bank and the company have included in the agreement sustainable key performance indicators (KPIs), which Zabka will strive to achieve. The targets set out in the agreement are an overall reduction of greenhouse gas emissions by a quarter in the ranges 1 and 2, and a reduction in store greenhouse gas intensity of 70% by 2026 (in relation to the 2020 indicators). Zabka is also set to double the sales of own brand products promoting a sustainable lifestyle by 2025. If a company fails to meet two or more indicators, it will provide additional financing, as defined in the agreement, for activities supporting the implementation of the identified Sustainable Development Goals. This would be a kind of compensation for the non-fulfillment or postponement of the implementation of the objectives set out in the sustainable development strategy by Zabka.

*– In Zabka, we implement a comprehensive Responsibility Strategy that is fully integrated into the business strategy. It is the realization of our mission and it is based on our values. We want to plan responsibly for the development of our entire organization and facilitate sustainable choices for millions of customers. At the same time, we are aware that modern business must be credible and transparent in its operation, and responsibility and trust are currently the most valuable assets. That is why we are serious about achieving the objectives defined in our Strategy, and financial instruments based precisely on the objectives of the ESG provide us with additional motivation to pursue our commitments. We are open and we want to continue to look for innovative financial solutions that will help us meet stakeholders' expectations and maintain our high market position – says Marta Wrochna-Łastowska, Chief Financial Officer in Zabka Polska.*

The Zabka Group's Responsibility Strategy is based on four pillars: sustainable lifestyle, mindful business impact, responsible organization and green planet. The company develops its activities in the area of sustainable development and responsible business in a strategic manner, integrating environmental, social, and corporate governance factors (ESG) with a business strategy. One of its ambitious goals is to achieve climate neutrality in its operations by 2025. Zabka is the first company in Poland and the first modern convenience chain in the Central European region, whose decarbonization objectives have been scientifically verified and approved by the international Science Based Targets Initiative (SBTi). More information about the Zabka Group's Responsibility Strategy and the results achieved can be found on the corporate website, where there is a link to the ESG Report and the Climate Report: <https://zabkagroup.com/pl/nasza-odpowiedzalnosc/>.



– The Citi Handlowy Strategy adopted this year integrates the SDGs with our business goals. We support our clients in the transformation of their business models towards sustainable development, and we include environmental, social, and corporate governance issues in the decision-making processes of the bank. We also have our targets for reducing the carbon footprint, and by 2023 we would like to reduce greenhouse gas emissions by at least 50% and energy consumption by 40% compared to 2019. I am glad that together with Żabka we are implementing a strategy of social responsibility. This is another step in our many years of cooperation, which is due to the commitment of both companies to environmental and social needs, and the inclusion of the objectives of the ESG as an indispensable element of our activities – says Maciej Kropidłowski, Vice President of the Management Board of Citi Handlowy.

From the perspective of the 3-year strategy, Citi Handlowy pledged to provide its customers with PLN 1 billion in "green financing". The bank's solutions in this area include advice, financing, risk management, FX, financing of suppliers, and green deposits. Based on global know-how, the bank shares knowledge about key ESG trends and their impact on business models, including organizing seminars for clients.

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**Żabka Polska Sp. z o.o.** is the owner of the fastest-growing chain of convenience stores in Poland and one of the most dynamic formats in the world, opening more than 4000 new stores in 2016-21. About 15.5 million consumers live no further than 500 m from the nearest Żabka store. As part of its responsibility strategy, Żabka has made commitments in the areas of good nutrition, services that facilitate sustainable life, the development of entrepreneurship, diversity and inclusive organizational culture, corporate governance, and decarbonization and circularity. More information about Żabka Polska at: [www.zabka.pl](http://www.zabka.pl). Link to the 2021 Responsibility Report: <https://zabkagroup.com/esg/>

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