



ENVIRONMENTAL POLICY

of Bank Ochrony Środowiska S.A.

§ 1

1. Bank Ochrony Środowiska S.A. (the Bank) operates in accordance with the principles of sustainable development, which assume conscious and properly shaped relations between economic growth, care for the natural environment and human health
2. Ecology and care for the natural environment are the pillars on which the strategy of development and building the value of the Bank is based.
3. The Bank is aware of the dangers of irresponsible use of natural resources and tries to counteract such use, therefore the Bank takes steps to minimise the negative impact on the environment by:
 - 1) financial services provided,
 - 2) managing and optimising the environmental impact of its operations,
 - 3) regular monitoring of the Bank's carbon footprint (CO2 emissions).
- 3) disseminate the idea of environmental protection among customers by creating a pro-ecological banking offer,
- 4) give preference to service provision technologies that take into account environmental aspects,
- 5) make business decisions taking into account the principles of ESG, raising the ecological criteria to a strategic rank,
- 6) cooperate with institutions and organisations whose goals are directed towards environmental protection and ecological education,
- 7) implement innovative solutions in the area of pro-ecological management in relation to market trends,
- 8) implement, maintain and improve the method of managing environmental impact,
- 9) most effectively manage media, in particular: consumption of water, electricity, heat and fuels,
- 10) strive for the greatest possible use of renewable electricity,
- 11) conduct rational waste management by limiting their generation, selective collection and transfer to recycling or disposal,
- 12) reduce greenhouse gas emissions, including by minimising the consumption of natural resources, taking into account building energy efficiency indicators or multi-criteria building assessment certificates (e.g. BREAM, LEED, DGNB) in the standardisation process of selecting new locations for the Bank's branches,
- 13) maintain the standards resulting from the obtained „Green Office” certification, including minimising the use of paper,
- 14) take actions to compensate for the negative impact on the environment,

§ 2

Aware of the impact of its operations on the natural environment, while implementing its pro-ecological mission, the Bank undertakes to:

- 1) comply with legal requirements and other environmental regulations applicable to the conducted activity and take into account these requirements in internal regulations,
- 2) promote sustainable development among business partners and companies cooperating with the Bank,

- 15) raise awareness of environmental protection among employees, as well as promote environmentally friendly practices and behaviours, and encourage employees to support the Environmental Policy and a sense of responsibility for its implementation,,
- 16) inform all interested parties about the impact of its activities on the environment, including publicly disseminating this Environmental Policy of Bank Ochrony Środowiska and making it available to the Bank's employees.

§ 3

The Environmental Policy and Taxonomy Office is responsible for reviewing and updating the Bank's Environmental Policy. The review will take place at least once a year.