



Environmental protection policy at ProCredit Bank

ProCredit Bank strives for continuous preservation of the environment, for the purpose of which it has established an Environmental Management System in accordance with the ISO 14001:2015 standard. Through this system we enable the internal processes and activities that support a sustainable and ecological way of carrying out the process of financial services to our clients.

In order to reduce our negative impact on the environment, the bank adheres to the following principles of environmental protection:

- Identification and management of key aspects for protection and prevention of environmental pollution
- Compliance with legislation and international standards for environmental protection
- Implementation of internal measures to mitigate the negative impact on the environment
- Utilization of resources in an efficient manner and management of waste generated during business activities
- Raising awareness among employees for environmental protection
- Informing the business partners and other interested parties about the bank's determination for environmental protection
- Managing the impact of loan activities to clients who pose a risk to the environment and the community
- Promoting and stimulating environmentally friendly investments among clients

The ProCredit Bank Environmental Policy covers all employees and is applied in the entire business network and the central administration. The facilities that the bank rents for accommodation of its employees (rented apartments) are not subject to the Environmental Management System.

All ProCredit Bank employees are obliged to respect the principles of the Environmental Management System in their daily work activities. The Management Board of the bank, with the support of the Sustainability Unit, is responsible for making each employee familiar with the Environmental Protection Policy and act in accordance with it at the workplace. This also applies to employees who are in other companies and are engaged in performing certain services on account and within the business premises of ProCredit Bank. These companies, as well as other companies with which the bank cooperates, should be informed about the Policy.

A systemic approach to environmental management, complemented by the continuous effort of the management and all employees, is the key to the success of our approach. All these measures and activities contribute to raising the awareness of environmental protection to a higher level, both by our employees and our customers, which strengthens the common sense of belonging to a bank that is fully subordinated in its operation to environmentally sustainable principles.

Stevche Kuzmanovski
Management Board Member

Emilija Spirovska
Management Board Member