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SUSTAINABILITY STRATEGY

Purpose

The Strategy sets out the Bank's sustainability vision, values and high-level ESG goals, embedding SME-relevant economic, social and environmental considerations into its core business model. It complements the ESG Risk Management Policy, Risk Appetite Framework, ICAAP and Enterprise Risk Management Policy, and is applied proportionately given the Bank's specialized, boutique B2B/SME focus.

Vision and Mission

The Bank positions itself as a partner in the transition from a fossil-fuel-based to an ecologically sustainable economy (aligned with the EU Green Deal), helping SME clients build resilience through fair factoring, credit and financial services while promoting financial literacy and sustainability awareness.

Core values

Integrity, Innovation, Long-term approach, Respect, and Fostering economic growth — each translated into concrete practices such as ethical lending, digital innovation, long-term client relationships, and support for SME advisory and green investment.

SDG Alignment and ESG Priorities

The Bank aligns to five UN SDGs:
7 (Clean Energy)
8 (Decent Work & Economic Growth)
9 (Industry, Innovation & Infrastructure)
12 (Responsible Consumption & Production)
13 (Climate Action).

These map to three ESG priority areas:

- **Environmental – Decarbonization:** reducing Scope 1–3 GHG emissions, financing renewable energy and low-carbon transition.
- **Social – Employees:** wellbeing, engagement, fair and safe working conditions.
- **Governance – Clients:** integrity, transparency, and digitalization in client dealings.

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Environmental Commitments

Gradual measurement of Scope 1–3 emissions (GHG Protocol/PCAF), exclusion of harmful sectors, increased renewable energy financing, paperless/digital operations, and periodic climate scenario analysis feeding into ICAAP and risk appetite.

Social Commitments

Compliance with labor law and human rights standards, non-discrimination and anti-harassment, fair recruitment/promotion/remuneration practices, employee development and hybrid-work benefits, and support for SME clients through financial literacy and fair lending terms. Whistleblowing mechanisms are available for reporting breaches.

Governance Commitments

Zero tolerance for corruption, bribery and money laundering; lean but effective ESG governance proportionate to the Bank's SME focus; ESG risk integration into enterprise risk management and the three lines of defense; equal, transparent stakeholder communication.

Note: This is a public summary. In all cases, the full Sustainability Strategy shall prevail**.**