

ENVIROMENTAL POLICY

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ENVIROMENTAL POLICY

Document History

VERSION	ISSUE DATE	AMENDMENT
1	21/11/2025	First Version

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1. Purpose of the Policy

The purpose of this Policy is to outline the framework of actions and environmental objectives and goals of the Bank and the Group. The Environmental Policy commits the Bank and the Group to environmental protection and sustainability, including compliance with all applicable legal requirements related to the environment, as well as commitment to continuous improvement of environmental performance. It is aligned with the Bank's other policies and its Sustainable Development Policy.

2. Definitions

Environmental Management System (EMS): A set of procedures, policies, practices, and resources implemented by the Bank to systematically manage all its environmental aspects, improve its environmental performance, and comply with environmental legislation.

ESG: Environmental, Social, Governance.

Stakeholders: Individuals who participate in, influence, and are being influenced by the Bank's business activities, namely: customers, employees, investors and shareholders, suppliers and partners, society and local communities, government bodies, and regulatory authorities.

3. Senior Management's Commitment

Optima bank S.A. (hereinafter "the Bank"), recognizing its responsibility towards the environment and its critical role in shaping a responsible corporate footprint, actively supports the development, implementation, and continuous improvement of an Environmental Management System (EMS) that is fully aligned with the requirements of the international standard ISO 14001:2015, which applies to all Bank operations and facilities.

This Policy serves as a fundamental tool for defining the Bank's environmental objectives and is designed to:

- Fully respond to its operational framework, taking into account the nature, scale, and environmental impacts of its activities and the financial services and products it provides.
- Being available and accessible to all stakeholders, enhancing transparency and active participation in achieving its environmental commitments.

4. Core Principles and Commitments (ISO 14001:2015 Requirements)

The Bank is committed to:

- **Reducing its environmental footprint** resulting from internal operations (energy consumption, CO₂ emissions, water consumption, waste reduction), including **pollution prevention**.
- **Continuously improving** the Environmental Management System (EMS) to enhance environmental performance, based on the guidelines of the Eco-Management and Audit Scheme (EMAS) of the European Commission.
- Providing a **framework** for setting, monitoring, and reviewing measurable environmental objectives, programs, and plans for addressing environmental risks and crises.

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5. Objectives and Priorities

The Bank's main environmental priorities focus on significant environmental factors of its operations which are the following:

1. Energy Efficiency and Climate Change:

- Monitoring electricity consumption (air conditioning, lighting, servers/data centers).
- Reducing fuel consumption.
- Increasing the use of electricity from **Renewable Energy Sources (RES)**.
- Managing refrigerants.
- Recording and targeted reduction of **greenhouse gas emissions (CO₂e)**.

2. Rational Use of Resources and Waste Management:

- Monitoring **water** consumption.
- Reducing **paper usage** by promoting digital transactions (paperless banking) and electronic archiving.
- Strengthening **recycling** programs in all facilities (paper, toner, electronic equipment).
- Proper management of special waste (e.g., batteries, lamps, printer consumables).

3. Responsible Banking and Products (Indirect Impacts):

- Integrating **environmental criteria** into credit assessment processes (Environmental, Social, Governance).
- Promoting "green" financing products (e.g., loans for building energy upgrades, financing RES projects) to support the green transition.

6. Implementation and Communication of the Environmental Policy

To ensure uninterrupted and consistent adherence to this Policy by all employees, the Bank actively promotes **training, information, and awareness** at all levels, ensuring that every employee understands the environmental impacts of their role and has the necessary knowledge for proper implementation of the Environmental Management System (EMS), aiming to shape and strengthen their environmental and ecological awareness.

On top of this, the Bank encourages collaboration with suppliers and external partners, assessing their environmental performance and reinforcing joint efforts for sustainable development.

7. Issuing Authority – Review – Monitoring

The Strategy, IR and Sustainable Development Division is responsible for the development of this policy. It is regularly reviewed by the Head of the Division, who, if deemed necessary, submits proposals for amendments to the Sustainable Development Management Committee to ensure its relevance.

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The Sustainable Development Management Committee approves the content of the Environmental Policy and any revisions thereof.

The Strategy, IR and Sustainable Development Division, together with the Procurement and Administration Division, are responsible for ensuring its implementation.

8. Publication

This Policy is publicly available, internally and externally, on the internal information network (portal) and on the Bank's official website www.optimabank.gr, ensuring transparency and accessibility for all stakeholders.