

ENVIRONMENTAL SUSTAINABILITY POLICY

JSC LIBERTY BANK

JSC Liberty Bank (the “**Bank**” or “**Liberty Bank**”) recognizes that its activities may have an impact on the environment and the community in which it operates, therefore the Bank is fully committed to minimize its operational impact on the environment when and wherever possible. This is core to ensuring we do our business in the right way.

Banks have an integral role to play in the transition to a sustainable, low carbon economy. We have significant indirect environmental impacts through our lending and investment activities and through our procurement practices. We recognize the complex challenges of achieving sustainable development in the region where we operate. The social and economic consequences of a changing climate will increasingly have an impact on our customers and clients. By recognizing and understanding these issues, we will manage risk and capture new market opportunities.

The Supervisory Board has adopted this policy to describe the Bank’s commitment to sustainable finance as an integral component of responsible corporate governance and implementation of environmental and social risk management policies and procedures in connection with its commercial activities.

Liberty Bank recognizes sustainable development as a corporate commitment, sound business management and an integral part of its pursuit of good corporate practices.

Formal Policy:

At a minimum, this policy requires compliance with all relevant legislation and other requirements, however, we aim to go further than this through adopting best practices. Liberty Bank aims to minimize its impact on the environment by:

- Continually improving the environmental management systems that mitigate our direct environmental impacts, reduce our use of natural resources and prevent pollution of our built estate;
- Integrating environmental considerations into business decisions in line with our commitment to environmental sustainability;
- Using sustainable practices in property design and property management;

- Setting targets on key aspects of our environmental performance and reviewing them periodically. We will communicate proactively and openly about our environmental commitments and performance;
- Reducing carbon emissions from our own operations by investing in energy efficient buildings and technology, improving our energy management, managing our business travel and influencing colleagues' behavior;
- Managing indirect environmental and social impacts in lending;
- Managing indirect impacts in the supply chain by collaborating with key suppliers to secure an improvement in our environmental performance and their own. Our assessment of suppliers within the sourcing process assigns appropriate weighting to their environmental performance issues;
- Raising our employees' awareness of environmental issues, encouraging environmentally responsible behavior and providing appropriate training to enable them to play a full role in implementing our environmental policy;
- Engaging with industry groups and non-governmental organizations in order to contribute positively and proactively to environmental sustainability in business.

Liberty Bank will regularly monitor the environmental and social risk associated with its activities, compliance by clients within the terms of their respective agreements, and will report such compliance as required or appropriate.

The Bank is committed to provide regular updates to shareholders on the progress of its environmental performance and will conduct formal review of this policy from time to time in order to ensure that its policies and business activities promote the consideration of the environment and sustainable development.