

Environmental Policy of Bank Handlowy w Warszawie S.A.

One of the basic principles of conduct for employees of Bank Handlowy w Warszawie S.A. (hereinafter: the "Bank"), operating under the brand of Citi Handlowy, is care of natural environment. The Bank's activity is pursued in an ecological and socially responsible manner, also following the principle of sustainable development. Any pro-environmental actions of the Bank will constantly be improved and any adverse environmental impact will be mitigated.

The Bank undertakes to:

- pursue its activity in line with the legal provisions and other requirements related to environmental protection, as well as in compliance with its commitments concerning natural environment,
- implement, maintain and constantly improve a system related to environmental management, compliant with ISO 14001 standard.

The Bank, as a financial institution, identifies and is aware of its impact on the natural environment. Bank's environmental impact may be divided into two major areas:

- direct impact which results from the pursuing of its activity, which includes among other things: generation, landfilling and disposal of waste and pollution emitted to the atmosphere, noise pollution, energy consumption.
- indirect impact, i.e. emission of pollution to the atmosphere connected with the use of energy and the use of products, e.g. paper, energy, devices which are produced by means of natural resources.

Bank's operations are designed to mitigate the adverse impact of the pursued activity on the natural environment.

Thanks to the conducted educational and information actions and other initiatives, Bank's employees become more aware of the issues connected with the environment. Moreover, the Bank tries to encourage its subcontractors and suppliers to mitigate their adverse environmental impact and support them in pro-environmental initiatives.

The aim of the Bank is to:

- segregate waste and recycling,
- limit direct and indirect gas emission,
- manage power consumption, in particular energy, as effectively as possible,
- supervise noise pollution.