# Environmental Management Policy

The Bank believes that a sustainable future for future generations can only be achieved through harmonious coexistence with the natural environment.

The Bank is dedicated to offering diverse financial services while embedding biodiversity conservation and natural capital management into its core operations. Through integrated strategies, the Bank aims to mitigate its impact on ecosystems and actively fulfill its responsibility to protect the environment. While promoting sustainable management, the Bank is committed to supporting the *Paris Agreement*'s goal of keeping global warming within 1.5°C, advancing climate stability and biodiversity conservation, and achieving a vision of mutual prosperity between finance and the natural environment.

The Bank (across all global operations) undertakes the following commitments:

- Strengthen environmental and ecosystem protection, reduce operational impacts on natural capital, and refrain from establishing facilities in protected natural or wildlife areas (including national parks, national nature parks, nature reserves, forest reserves, wildlife refuges, and major wildlife habitats), advancing toward the goal of Net Positive Impact (NPI) on biodiversity.
- Improve efficiency in the use of water and raw materials, reduce pollution, and minimize impacts on ecosystem functions.
- Lower energy consumption to mitigate climate change and minimize its impact on biodiversity and habitats.
- Support the transition to renewable energy by increasing its usage annually, with the long-term goal of achieving 100% renewable energy.
- Decrease paper consumption by encouraging digital documentation, thereby reducing deforestation and supporting habitat preservation.
- Advance circular economy principles by enhancing resource utilization, reducing waste, promoting recycling and reuse, and preventing hazardous substances from entering ecosystems.
- Adopt sustainable procurement practices by prioritizing green products and suppliers with biodiversity-friendly certifications.
- Avoid engaging with suppliers that have caused environmental harm or have negative environmental reputations.
- Encourage suppliers to engage in environmental sustainability and biodiversity conservation efforts.
- Strengthen green finance and responsible investment by adhering to the Equator Principles, identifying nature-sensitive sectors, and supporting environmental and biodiversity outcomes through financial activities.
- Ensure full compliance with environmental laws, regulations, and international agreements, and continuously enhance implementation efforts.