

ENVIRONMENTAL STRATEGY

1. GENERAL PROVISIONS

1.1 AB Mano bankas (hereinafter - the Bank) - the first specialized bank in the European Union. The Bank seeks to create more efficient, simpler and customer-oriented banking. Recognising that each Bank process has an impact on the environment, we have prepared this environmental strategy (hereinafter - the Strategy). The aim of the Bank is to continuously reduce the negative impact of the Bank's activities on the environment by supervising the processes, and thus contributing to partial implementation of the United Nations Sustainable Development Goals.

2. Application of the strategy

2.1 This Strategy is applied to all activities and processes of the Bank: banking, work at the office, administration, environment of the office, procurements, etc. Bank's Management is responsible for ensuring that sufficient resources are allocated to implement this Strategy.

2.2 The Head of the Bank's Sustainability continuously monitors compliance with the requirements of this Strategy and that all employees of the Bank would be included in the implementation of achieving the objectives set. Employees of the Bank are continuously informed about changes that reduce the impact on the environment (by e-mail or during organized meetings).

3. Objectives:

- effectively use natural resources by saving energy and water, produce as less as possible waste;
- generated waste need to be properly sorted by utilizing them to dedicated bins;
- when making procurements take into account sustainability criteria;
- encourage employees to use less polluting transport;
- gradually convert the company's existing vehicles with internal combustion engines into electric ones;
- cooperate with suppliers so that they also reduce their impact on the environment;
- when choosing new suppliers take into account sustainability criteria;
- organize activities of administration trying to minimize the impact on the environment;
- acquaint all employees of the company with environmental goals and constantly educate them on ways to contribute to these goals;
- encourage employees to make suggestions on how to reduce environmental impact.

4. Goals

- reduce the use of fossil fuels per 1 employee in the direct Bank's activity by 5% annually;
- reduce waste per 1 Bank employee by 3% annually;
- use electricity only from renewable energy sources in the Bank's activities;
- reduce paper usage per 1 Bank employee by 5% annually;
- reduce greenhouse gas emissions per 1 Bank employee by 2% annually.

5. Monitoring and control

The implementation of the goals set by the Strategy will be carried out by constantly monitoring the Bank's impact on the environment. The Bank's environmental impact is monitored through regular systematization of monthly consumption and waste generation data. An annual report on the implementation of the Bank's objectives is prepared which is then submitted to the CEO of the Bank. The Bank's Head of the Sustainability is responsible for performing the actions specified in this item.