

Credit Bank PLC Policy Statement on Environmental and Social Management

The Board and the entire management of Credit Bank PLC is committed to ensuring sustainable financing and complying to rules, regulations and laws relating to environmental and social management and sustainable financing. This is by way of approved Bank Policy. The Policy on Environmental and Social Sustainability describes Credit Bank's commitments, roles, and responsibilities related to environmental and social sustainability.

Credit Bank PLC continually endeavors for effective social & environmental management practices in all its banking activities, products and services. These shall include amongst others:

- Ensuring that all activities undertaken by the Bank are consistent with the applicable rules, regulations and laws relating to environmental and social management
- Ensuring that all projects are reviewed against the applicable regulatory requirements
- Monitoring & reviewing projects to ensure that they are operated in compliance with the applicable requirements on an ongoing basis, during the tenor of the Bank's financing.
- Ensuring transparency and openness in environmental and social management reporting
- Financing only those projects that meet the bank's policy requirements on environment and social management