

Environmental Protection Policy in ProCredit Bank

ProCredit Bank is committed to continuous environmental conservation for which purpose it has established an Environmental Management System in accordance with the ISO 14001 standard. This system provides realization of the internal processes and activities supporting the process of financial servicing of our clients in a sustainable and environmentally friendly way.

In order to reduce our negative impact on the environment, the bank adheres to the following environmental protection principles:

- Identification and management of key aspects for protection and prevention of environmental pollution
- Harmonization of the legal regulation and international standards for protection of the Environment
- Implementation of Internal Measures to Mitigate the Negative Impact on the Environment
- Utilization of resources in an efficient manner and management of waste generated during business activities
- Raising the awareness among the employees for environmental protection
- Providing information to the business partners and other interested parties on the bank's commitment to environmental protection
- Management with the impact of the credited activities on the clients that pose risk to the environment and the community
- Promotion and stimulation of ecologically acceptable investments among clients

Environmental protection policy in ProCredit Bank covers all employees and applies to the entire business network and the headquarters. Facilities rented by the bank to accommodate its employees (rented apartments) are not subject to the Environmental Management System.

All employees in ProCredit Bank are obliged in their daily working activities to comply with the Environmental Management System's principles. Bank's Management Board with the support of the Environmental Management Department is responsible to make sure that each employee is familiar with the environmental protection policy and that they act in conformity with it at the workplace. This also refers to the employees who work in other companies but are hired to perform certain services on behalf of and within the premises of ProCredit bank. These companies, as well as the other companies that cooperate with the bank should be notified on the policy.

The system approach to the environmental management supplemented by continuous effort of the management and all employees is the key for the success of our approach. All these measures and activities contribute to raise on a higher level the awareness for environmental protection both of our employees and our clients, which in turn will help to strengthen the shared sense of belonging to a bank which, in its operations, is completely subordinated to environmentally sustainable principles.

Jovanka Joleska Popovska
General Manager



Emilija Spirovska
Member of Management Board



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