

# NORD/LB environmental guidelines



Through our actions and processes, we consume energy and natural resources, thus contributing to the production of waste and emissions that affect our environment. However, our economic success as a company is only sustainable within an intact natural environment. Therefore, we are committed to tackling these issues. Active protection of the environment is thus an expression of our perceived corporate responsibility and an integral element in making our actions sustainable.

- We view our corporate policy of environmental protection as a continuous improvement process. With our policy of environmental protection we want to continuously reduce our environmental impact. This allows us to improve our environmental balance sheet and at the same time our company's balance sheet.
- Environmental management therefore encompasses all the operational matters – from purchase management, to the construction and operation of our business premises, from the organisation of our operating processes and business trips, to waste management.
- Our efforts focus on reducing our consumption of energy and materials, as well as our waste and emissions.
- In this respect, we want to preserve natural resources and actively contribute to combating climate change. In order to attain these goals,
  - in the context of our resources management, we focus on using paper, water and other raw materials and resources sparingly.
  - we organise all of our operating procedures and processes taking into account efficient usage of resources and energy efficiency.
  - we always use the most modern energy and resource saving technologies.
  - we make our suppliers aware of our environmental concerns and urge them to act according to the same principles.
- Effective environmental protection is a basic principle of day-to-day action that is applied in all of NORD/LB's corporate departments, in all work areas and areas of responsibility and on all hierarchical levels. In order to achieve this,
  - managers are responsible for the implementation of measures to protect the environment in their areas of responsibility. To this end, we have formulated sustainability and environmental protection as an executive task and integrated it into our management principles.
  - the environmental team and the network of environmental partners inform staff of aspects of operational environmental protection, they carry out training and hold information events on individual topics, which are also supported by external experts, they advise on individual issues and are the first port of call for any issues on the subject matter.
  - environmental protection is a key component of our training plan.
- Through an open dialogue with our stakeholders on all issues of operational environmental protection, an exchange of information with external experts and our commitment to interdepartmental initiatives and work groups, we are constantly developing our environmental protection strategy to ensure that the environmental standards in force are observed.