

# The principles of social and environmental policy of the NLB

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Nova Ljubljanska banka (hereinafter: the NLB) responsibly integrates its social and environmental initiatives into its working processes. Thereby, it is one of those domestic and international public and private institutions and companies that are aware of their social role. The social and environmental role is carried out in the relationship Bank-employee, Bank-clients, Bank-Group members and Bank-other publics. Our aim is to contribute to better quality of life and sustainable development in all the above-mentioned relations, complying with the principles of social and environmental policy. The formal framework for the principles and commitments is the rule of law of the Republic of Slovenia and the European Union. These two are used as the basis for our orientations, and by implementing them we are striving for more than merely compliance with the legal requirements. For this purpose, we have drafted the social and environmental policy and communicated it to the publics.

### I. Social policy of the NLB

Social policy of the NLB is viewed as our contribution to the set of principles and practices for ensuring equality of people, fair manner of regulating things and the possibility of advancement of individuals and social groups. It is implemented in the following way.

Assurance of development and safety of the NLB's employees

People are employed on the basis of their qualification to perform certain tasks. Religious and ideological beliefs are each individual's private issue, as well as their sexual orientation, life style and family practices. We provide for the working environment in which the employees are not exposed to sexual or other harassment or maltreatment by superiors and other colleagues.

We take care of our employees' training

The employees are included in systematic training to gain knowledge and skills needed for performing the work, and can also participate in the training that is not directly associated with their work. They are encouraged to gain higher education by entitlement to co-financing and study leave.

We strive to support those not employed by the Bank by offering them scholarships.

We strengthen the feeling of solidarity and promote solidarity of our employees.

Our business partners and customers are encouraged to treat the employees equally, to show respect, fairness and integrity of employment and thus allow their employees to live a quality life.

Our relationship with the clients is also based on these expectations.

We are trying to make our services available to the largest possible group of people who need assistance in their everyday routine.

If a (retail or corporate) client is in trouble, we find an adequate solution.

We sponsor and donate to awareness-raising campaigns, mainly aimed at helping more vulnerable and threatened social groups.

We participate in campaigns and organise campaigns for better health.

## **II. Environmental policy of the NLB**

We understand the environmental policy as a set of principles and practices for the protection of and prudent interference in the environment, respect of the landscape, protection of natural and cultural heritage and promotion of sustainable development.

In the NLB, the employees are aware of their responsibilities to all people, animals, plants and all natural features on Earth. Since the banking activity itself does not pose a severe risk to the environment, the institution and its employees can act as role models by communicating positive messages to the clients and the publics. For years, the NLB's daily activities have been adapted to the requirements of the ISO 14001 standard with the aim of achieving it. We also make sure that the environmental measures are not contrary to the Bank's business interests and that they also improve the quality of work and lives of the employees.

Our permanent orientation is to offer the clients services that will allow them to finance projects aimed at ensuring sustainable development. The clients are thus encouraged to initiate such projects and finish them successfully.

However, we must not be satisfied with that alone.

The Bank has always and will continue to co-operate with the international financial institutions and provide credit lines for financing projects in the area of sustainable development. In addition to that, it will intensify the monitoring of its clients that provide products and services for sustainable development.

Based on the data obtained in the banking procedures and publicly available information we are monitoring our clients' care of the environment. The forms of repeating actions resulting in threat to the environment and environmental disasters can be reason enough to change our investment policy in relation to a client.

When purchasing any materials, we select those which are friendly to the environment and suppliers that meet and comply with the environmental standards.

The Bank takes great care to reduce the consumption of paper, energy and emissions resulting from its operations. We separate waste and inform our employees and clients of the methods of environmentally aware conduct.

The Bank regularly informs its employees through the training tools and provides additional training on the contents related to environmental protection, sustainable development and intervention into space. All new employees are informed of our environmental policy and environmental conduct.

The Bank takes care of its movable and immovable cultural heritage and has its own collection of the works of art from the previous and this century. We also participate in the campaigns aimed at restoring Slovenia's cultural heritage.

The NLB's administrator in charge regularly checks the fulfilment of the commitments of the social and environmental policy. The implementation of the social and environmental policy is checked annually, supplemented and revised, if necessary.



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