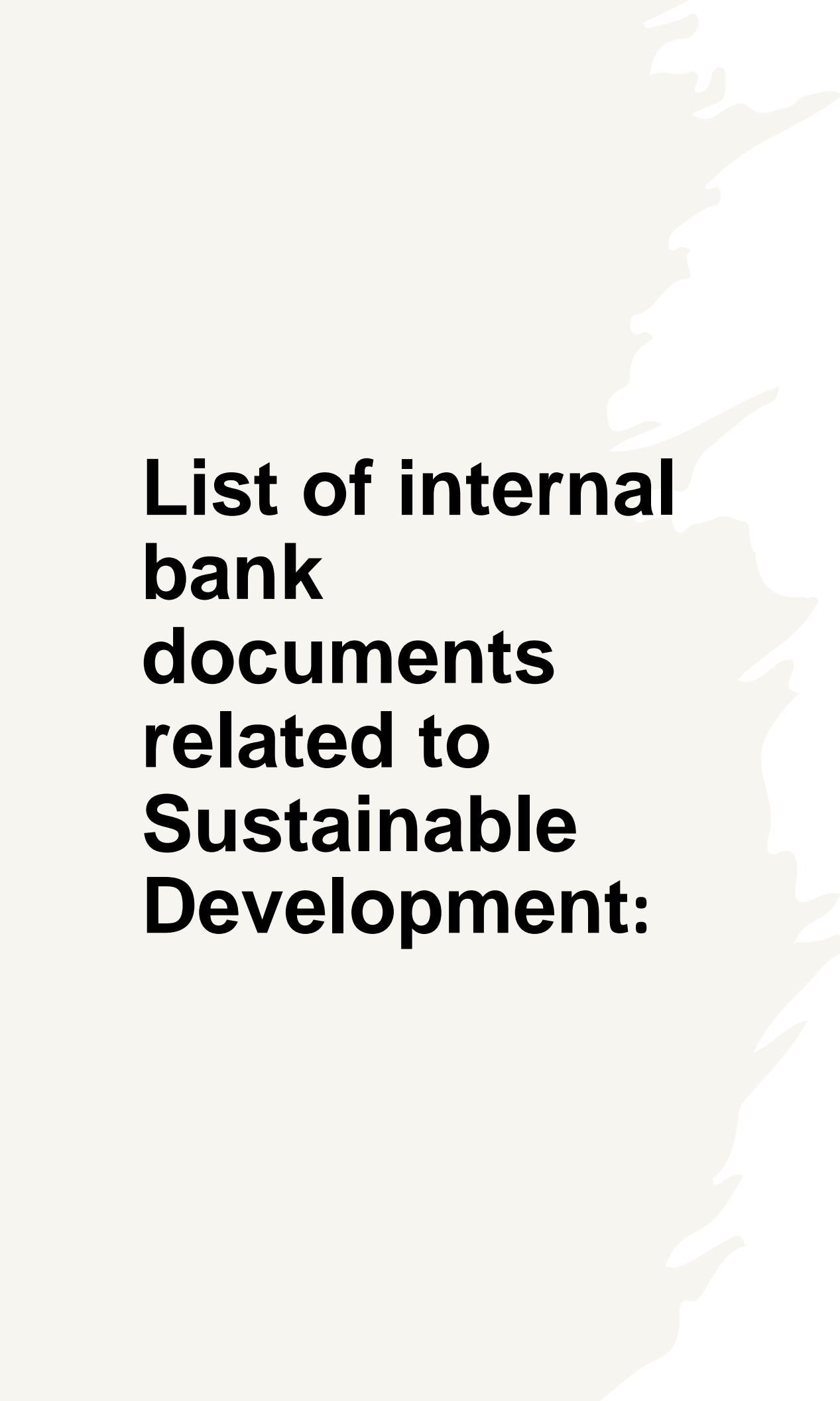


# SUSTAINABLE DEVELOPMENT



**Pivdenny Bank**

**2026**




# List of internal bank documents related to Sustainable Development:

**The main document –SUSTAINABLE DEVELOPMENT STRATEGY OF PUBLIC JOINT STOCK COMPANY JOINT STOCK “PIVDENNY”: version 1, approved by the Supervisory Board (decision No. 101 dated 12.06.2026)**

**The internal regulatory documents developed within the framework of the Sustainable development strategy:**

- Environmental and Social Responsibility Policy of PUBLIC JOINT STOCK COMPANY JOINT STOCK “PIVDENNY”;
- STAKEHOLDER ENGAGEMENT POLICY OF PUBLIC JOINT STOCK COMPANY JOINT STOCK “PIVDENNY”;
- Corporate Social Responsibility Policy of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”;
- Environmental and social responsibility regulation of Joint Stock Bank “Pivdenny” for Participation in Co-Financing Programs of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”,



# **Sustainable Development is further supported through the Compliance and Risk Management functions:**

## **The internal regulatory documents developed within the framework of the Compliance and Risk Management:**

- Compliance Risk Management Policy of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”;
- Code of Ethics of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”;
- Risk appetite statement of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY” - in terms of determining risk appetite for compliance risk;
- Risk Management Strategy Conflict of Interest Management Policy of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”;
- Regulations on the system for reporting unacceptable behavior at the bank PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”;
- Anti-corruption program of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”;
- Procedure for handling gifts of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”;
- Regulations on the Compliance Department of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”;
- Risk Management Strategy of PUBLIC JOINT STOCK COMPANY JOINT STOCK BANK “PIVDENNY”.

Within the framework of the Strategy,  
the Bank has identified a number of goals  
relevant to its activities from the list of  
Global Sustainable Development Goals in Ukraine:



**Goal No. 3**  
**Good Health  
and Well-being**

Promoting healthy  
lifestyles and well-  
being



**Goal No. 4**  
**Quality Education**

Promoting access to  
quality education  
and encouraging  
lifelong learning



**Goal No. 7**  
**Affordable and  
Clean Energy**

Ensure access to  
affordable, reliable,  
sustainable and  
modern energy



**Goal No. 9**  
**Industry, Innovation  
and Infrastructure**

Build resilient  
infrastructure,  
promote inclusive and  
sustainable  
industrialization and  
foster innovation



**Goal No. 12**  
**Responsible  
Consumption  
and Production**

Promoting responsible  
consumption and  
production practices



**Goal No. 17**  
**Partnerships  
for the Goals**

Strengthen the  
means of  
implementation  
and revitalize the  
Global Partnership  
for Sustainable  
Development

# The Bank's activities supporting the achievement of the SDGs

SDG	Bank's area of activity
<b>SDG 3 "Good Health and Well-being"</b>	Promoting employees' health and well-being (through initiatives, programmes and projects that support physical and mental health)
	Supporting employee recreation and engagement (through access to cultural events, tourism and leisure activities, team-building initiatives, sports activities, and other employee well-being programmes)
<b>SDG 4 "Quality Education"</b>	Implementing educational projects in cooperation with educational institutions (to support the provision of high-quality education)
	Supporting the professional development of the Bank's employees (through projects, programmes, initiatives, learning and development plans, training courses, professional development programmes, participation in conferences, and other learning opportunities)
<b>SDG 7 "Affordable and Clean Energy"</b>	Financing renewable energy projects
<b>SDG 9 "Industry, Innovation and Infrastructure"</b>	Financing projects aimed at developing, modernising and reconstructing high-quality, reliable, resilient and sustainable Bank infrastructure, as well as implementing modern and innovative technologies, including those that contribute to a safe and comfortable working environment
	Financing clients' projects aimed at developing, modernising and reconstructing high-quality, reliable, resilient and sustainable infrastructure
	Financing clients' projects for the acquisition of fixed assets required for the development and operation of high-quality, reliable, resilient and sustainable infrastructure

# The Bank's activities supporting the achievement of the SDGs

SDG	Bank's area of activity
<b>SDG 12</b> <b>"Responsible Consumption and Production"</b>	Developing the Bank's waste management, resource efficiency, energy efficiency, and greenhouse gas emissions management practices, including establishing targets for each of these areas
	Financing client's projects aimed at improving energy independence and energy efficiency
<b>SDG 17</b> <b>"Partnerships for the Goals"</b>	Ensuring transparent, timely, inclusive and effective communication with all stakeholder groups throughout the planning, implementation, monitoring and evaluation of corporate decisions and the Bank's projects
	Ensuring transparent, timely, inclusive and effective communication with a broad range of stakeholders as part of risk management across different levels of the Bank's operations (strategic, operational, project, etc.)
	Cooperating with partners under co-financing programmes
	Cooperating with charitable organisations in the implementation of Corporate Social Responsibility (CSR) projects
	Participating in professional associations and industry organisations to promote the sustainable development of the Bank, the financial sector and Ukraine

**In accordance with the Environmental and Social Responsibility Policy,**  
the Bank focuses on the following ESG areas:



✓ implementation of environmental and social management in the Bank's internal processes;



✓ implementation of corporate social responsibility projects;



✓ sustainable finance;



✓ management of environmental and social risks of lending projects;



✓ management of ESG risks.



### **Implementation of the Environmental and Social Responsibility Policy**

is carried out through the Bank's organizational structure, which determines the participants in the process, the clear distribution of functions between participants, their authority, responsibility and the procedure for interaction.

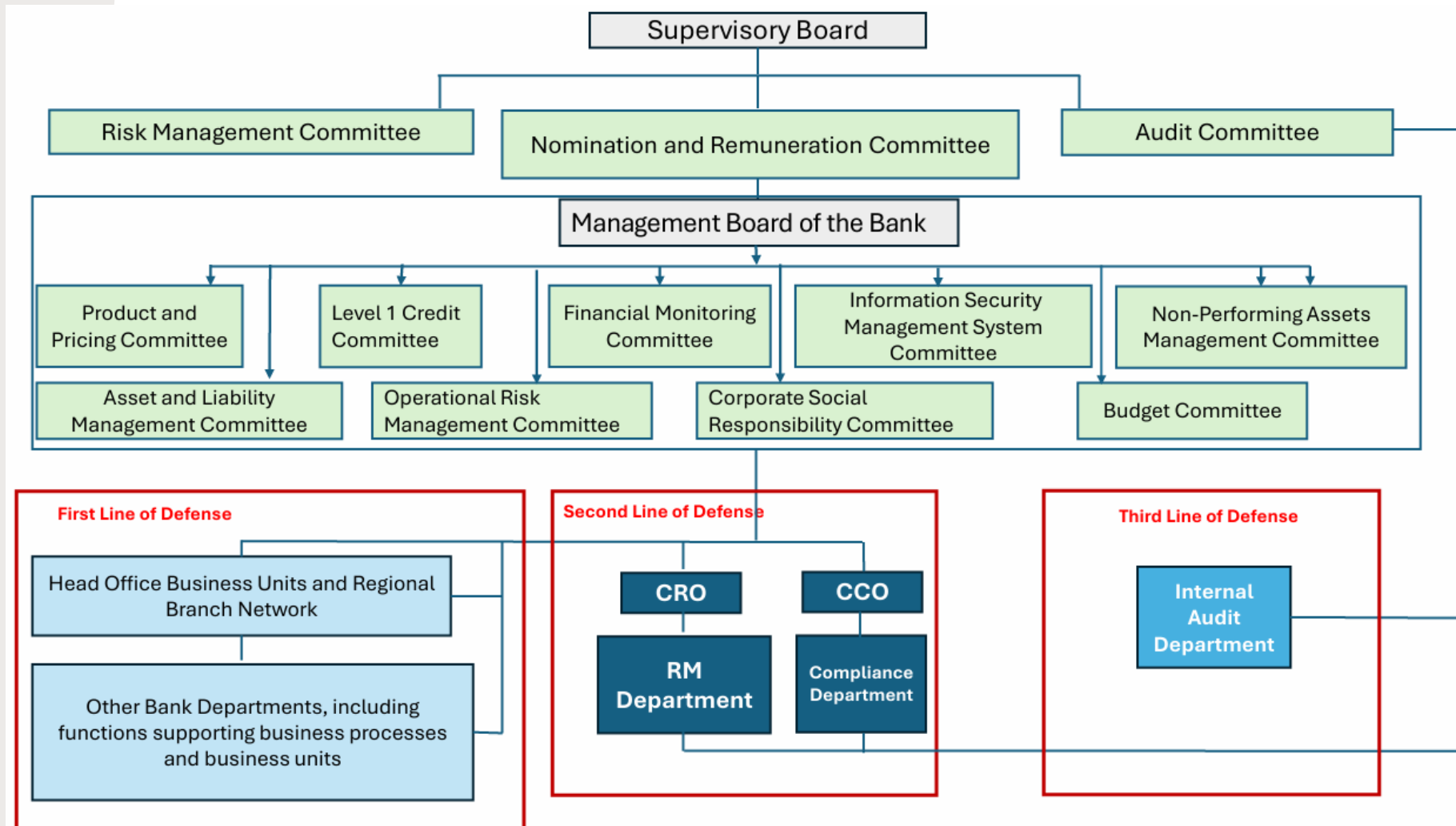


### **Responsible business conduct**

requires the recognition and awareness of duties and responsibilities from all business process participants at all management levels.



The Environmental and Social Responsibility Policy is implemented by integrating Sustainable development goals and objectives into the bank's processes and procedures in accordance with the three lines of defence model



## **CONTROL AND RESPONSIBILITY for the Implementation of the Bank's Sustainable Development Strategy**

- 1) The Supervisory Board exercises strategic control and oversight, namely:
  - approval of the Sustainable Development Strategy;
  - strategic oversight of its implementation;
  - review of regular reporting on the performance of key ESG indicators.
- 2) The Management Board ensures operational responsibility for the implementation of the Strategy, including:
  - implementation of the Sustainable Development Strategy;
  - integration of ESG approaches into business processes, risk management, and operational activities;
  - approval of ESG initiatives;
  - organization of a system for reporting and monitoring the implementation of ESG initiatives.
- 3) Responsibility for the implementation of the Strategy is also assigned to the CRO, CCO, and heads of the Bank's structural units within the scope of their authority and responsibilities as defined by the regulations on structural units.
- 4) The CRO is responsible for monitoring compliance with the Strategy's requirements regarding ESG risks and acts as the coordinator for the interaction between structural units concerning ESG initiatives.
- 5) Responsibility for communicating the requirements of this Strategy to the Bank's subordinate units and ensuring its implementation is assigned to the CRO.