

## OUR SUSTAINABILITY CONCEPT

For the last 150 years we, as a regional bank, have been a fixed point of reference for our community. We have always endeavoured to pursue our sustainable, ethical and socially responsible business model. In this document, we set out our principles as well as our commitment to engaging with the region and acting responsibly towards clients, the community, the environment and employees.

### The cornerstones of our sustainability concept:

- 1. Regional engagement:** our bank is more than simply a financial institution; we are an integral part of the regional economic cycle. By promoting and supporting local businesses, we enhance value creation within our community and do our bit to ensure sustainable economic growth in our region.
- 2. Responsible action:** we act in a responsible manner. We consider ourselves to be under an obligation to act responsibly towards our clients, the community, the environment and our employees. Every decision reflects our ethical outlook and places the Bank's security and stability at the heart of our actions.
- 3. Client satisfaction:** our business model is centred on our clients. We understand their individual needs and offer not only financial services but also solutions based on sustainability, transparency and long-term relationships.
- 4. Environmental awareness:** our environmental responsibility is reflected through tangible action. We pursue sustainable practices, promote the use of renewable energy and support local environmental protection projects. Our aim is to have a positive impact on the environment whilst also enabling economic growth.

**150 years of success rooted in sustainability:** our 150-year success story is closely interlinked with our sustainable, ethical and socially responsible business model. This longevity is not due to chance, but is rather a result of our conviction that sustainable action provides the basis for a flourishing community and a successful financial institution.

**Shaping the future:** as a regional bank, we are determined to pursue our sustainable legacy and to play an active role in shaping a sustainable future for our community. Our engagement with the region, responsible action and sustainable principles are the key for another 150 years of shared success.