



SUSTAINABILITY POLICY



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Grupo Cooperativo Cajamar views sustainability as a strategy in which we are all involved and which will help to build a better world, capable of generating equity and welfare for all, as well as preserving our surroundings and our natural environment without passing socially unjustifiable burdens on to future generations.

The Group believes that sustainability involves the integration and interrelation of environmental, social and governance (ESG) aspects, so there must be a balance between environmental objectives and social objectives in any proposal for sustainable development, highlighting equity, social inclusion and territorial organisation as vital elements of sustainability.



| SUSTAINABILITY POLICY



To meet the criteria implicit in this definition, Grupo Cooperativo Cajamar seeks to ensure all its activities and its business model are geared towards achieving the following aims, since the concept of sustainable development is included explicitly in its mission statement:

- **Promote a governance model** based on integrity, transparency and internal democracy, bearing in mind the cooperative principles.
- **Promote appropriate risk management** that progressively incorporates social and environmental risks, especially those related to climate change.
- **Foster inclusive finance and financial education** as essential elements of sustainable finance.

- **Promote the design of banking products and services** that meet the real social and environmental needs of our society.
- **Foster sustainable farming** in order to ensure food quality, safety and sovereignty.
- **Encourage the measurement of positive and negative impacts on society** as a result of our activity, fostering the positive and mitigating the negative.
- **Promote the incorporation of ESG** criteria into investment policies.
- **Promote active management of employees**, enhancing their welfare and motivation through equality of opportunity, work/life balance measures, personal and professional development, and health and safety in the workplace.

| SUSTAINABILITY POLICY



- **Foster responsible management in the supply chain**, gradually incorporating ESG criteria.
- **Foster**, both internally and externally, **best practices** with regard to efficiency and the sustainable use of materials and resources.
- **Promote the inclusion of positive investment criteria**, fostering the social economy, sustainable local development and support for local production systems. **Strengthen our strategy to avoid undesirable links (negative investment criteria).**
- **Promote disclosure of information to the final investor regarding risks and adverse impacts**, in relation to sustainability, associated with the commercialisation of financial products distributed by the entity, allowing them to express their investment preferences in terms of sustainability criteria. Disclosure of such information will be promoted both in the precontractual phase, as well as in the contractual and performance phases.

- **Encourage integrated reporting in terms of economic, social and environmental issues**, based on transparency and providing an accurate picture.
- **Foster constant, constructive and reliable dialogue** with stakeholders with regard to sustainability and sustainable development.

Grupo Cooperativo Cajamar has set up a high-level Sustainability Committee in charge of promoting all these objectives within the area of organisation, and our Board of Directors is responsible for approving this policy.

Last update: Almería, February 2021