



**ENVIRONMENTAL
POLICY**



**GRUPO
COOPERATIVO
CAJAMAR**

2017



ENVIRONMENTAL POLICY



The Sustainability Committee of Banco de Crédito Cooperativo, the parent entity of Grupo Cooperativo Cajamar, ratifies and fosters commitment to the social, economic, and environmental surroundings with which it interacts.

Therefore, even though the nature of its business generates minimal environmental impact, it has made a commitment to sustainable development within its business model that addresses not only direct impacts. but also the indirect ones generated through the consequences of its financing activities, asset management, and the management of its supplier chain.



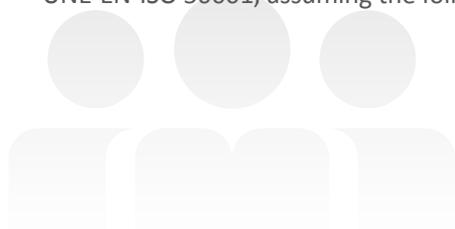
ENVIRONMENTAL POLICY



The Environmental Policy of Grupo Cooperativo Cajamar is based on the following **guidelines**:

- **Comply with the environmental legislation** in force in our operational territory in addition to other commitments undertaken on a voluntary basis.
- **Implement and maintain an Environmental Management System**, developing environmental principles and good practices in all our actions.
- **Implement an energy management system** in accordance with UNE-EN-ISO 50001, assuming the following **commitments**:

- Commitment of the Governing and Management Bodies of Grupo Cooperativo Cajamar to **establish principles**, set and review energy targets, and **guarantee the resources** necessary to achieve them, as well as the commitment to comply with requirements and improve the efficiency of the energy management system.
- Management's commitment to ensure **good energy practices** in service delivery, such as compliance with applicable legal requirements, as well as other requirements that the organisation subscribes to in terms of energy consumption and efficiency.
- Promote **the adaptation of premises and equipment** to changes that may occur within the current regulatory framework, establishing management standards for energy efficiency throughout the organisation.
- Grupo Cooperativo Cajamar's energy management system seeks to **optimise and design energy-efficient resources** to improve energy performance.



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- **Establish goals and measures** to minimise aspects that may have a negative environmental impact on our surroundings.
- **Make a commitment to sustainability** and continuous improvement in our environmental performance.
- **Keep in mind our environmental policy** both in the delivery of our financial activity, as well as in our products and services.
- **Support initiatives aimed at prevention**, mitigation, adaptation, or response to climate change.
- **Integrate environmental criteria** into products and services.
- **Analyse and assess environmental risks** in investment operations that may be relevant.
- **Train, sensitise and promote employee participation**, so that the protection and conservation of the environment is assumed by the whole organisation in its daily activity and stakeholder relations.
- **Encourage the adherence** of goods and services suppliers to the environmental principles contained in the UN Global Compact, to which Grupo Cooperativo Cajamar is a voluntary signatory.
- **Collaborate and support environmental initiatives** through publications, conferences, research, and sponsorship activities.
- **Publicly disseminate environmental policy** and commitments undertaken and report annually on their degree of compliance.

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This policy and its guidelines apply to all the activity centres and employees of Grupo Cooperativo Cajamar, and to the direct and indirect environmental impacts originating in the development of its activity.

Its application will be promoted in the relationships that Grupo Cooperativo Cajamar maintains with its employees, customers, suppliers, public institutions, and the society in which it acts.

It will also promote its progressive implementation in the companies that are part of the Group.

The Environmental Policy will be reviewed periodically by the Sustainability Committee, in order to ensure continued adaptation to changing circumstances, with the Environment Committee promoting its implementation and development.

The communication of environmental policy will be coordinated in terms of content, formats, and channels, ensuring its objectives and principles are unambiguously clear. Banco de Crédito Cooperativo, as the parent entity of Grupo Cooperativo Cajamar, will disseminate it internally throughout the whole Organisation, ensuring that all employees of the Entity know, understand, and apply the Environmental Policy. Its general guidelines will be published in the same terms for all stakeholders.

Almería, 27 July 2017

