



ADVANZIA PLUS

- As a corporate citizen, Advanzia Bank is committed to:
 - implementing initiatives that contribute to our employees' health and wellbeing,
 - ✓ respecting and protecting the environment,
 - supporting local and international projects
 that have a positive impact on the
 community through the advancement of
 culture, education, health, arts and sports.



ADVANZIA'S VALUES

UNDERPIN OUR CSR CONCEPT



Simplicity

We manage complexity by keeping it simple



Trust

We show respect and act with integrity



Transparency

We communicate clearly and openly



Excellence

We provide best-in-class solutions for our customers



Diversity

We are committed to diversity and inclusion



Flexibility

We adapt rapidly to change

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ADVANZIA'S CSR CHARTER

FOUR CSR PILLARS

Corporate Governance

We offer transparency towards our stakeholders about our commitment to be compliant with all legal and regulatory requirements as well as ethical standards.

Health & Safety

We provide a safe and comfortable working environment for our employees and actively support initiatives that contribute to our employees' health and wellbeing.

Environmental Protection

We respect the environment by implementing green projects internally, and by supporting community projects that help protect and nurture the environment and support animal welfare.

Community Impact

We conclude partnerships and offer financial support to loca and international initiatives that promote culture, education, health, arts and sports.

CSR CHARTER PILLAR 1 – CORPORATE GOVERNANCE

Corporate Governance

Regulatory compliance

Adhering to applicable laws, regulations and professional standards

- Monitoring the regulatory landscape & anticipating changes
- Adherence to AML/CTF procedures
- Focus on strict implementation of GDPR regulation
- Transparent communication with authorities (e.g. CSSF)
- Internal training and awareness

Ethical conduct

Respecting our customers, employees and business partners

- Implementation of Code of Conduct
- Advanzia+ Committee
 overseeing the bank's CSR
 concept
- ESR certification since 2013

Diversity & inclusion

Preventing discrimination and supporting inclusion

- Creation of relevant HR policies aimed at supporting equality & preventing discrimination
- Implementation of initiatives that underline our key values (e.g. Values photography Competition)
- 27 different nationalities work at Advanzia
- Member of Diversity Charter Lëtzebuerg since 2020

Communication & transparency

Communicating regularly with our stakeholders

- · Publication of financial reports
- Distribution of press releases announcing key corporate milestones
- Regular and proactive customer communication
- Formalised internal communication with our employees

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CSR CHARTER PILLAR 2 – HEALTH AND SAFETY

Health & Safety

Safety and security at work

Providing a safe and secure workplace for our employees

- Communication of guidelines aimed at preventing issues (e.g. workplace ergonomics)
- Providing safety trainings to employees
- Implementation of BC procedure to anticipate crises and react appropriately
- Providing information security awareness trainings for employees

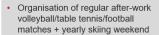
Employee health & wellness

Enhancing employee wellbeing to boost motivation and increase productivity

- Implementation of policies supporting work-life balance (e.g. Time Management Procedure)
- Implementation of HR initiatives aimed at encouraging collaboration (e.g. Tandem Initiative and Tutor Programme), and overall employee wellbeing (e.g. massages and yoga at work)

Team spirit & sports

Encouraging sports and team activities at work and beyond



- Organisation of team events
- Sponsorship of Luxembourg Times Business Run + running teams at local sports events (e.g. ING Night Marathon)
- Sponsorship of local sports teams and charitable sports events

CSR CHARTER PILLAR 3 – ENVIRONMENTAL PROTECTION

Environmental Protection

Recycling and waste management

Increasing awareness of recycling and encouraging waste minimisation at work and at home

- Implementation of waste disposal and recycling units at the office
- Regular employee trainings regarding the importance of recycling and the circular economy
- Participation in the SuperDrecks-Këscht Label – certified since 2013
- Collection and recycling of bottle caps for a good cause (ASA asbl)

Carbon footprint reduction

Implementing and supporting initiatives aimed at reducing the bank's carbon emissions

- Construction and lease of new climate-neutral BREEAM certified office building (2024)
- Participation in DHL Go Green Certificate for climate neutral shipping – member since 2017
- Working with business partners who implement green policies
- Reimbursement of public transportation costs for employees
- Charging plugs for electric and hybrid cars

Animal protection

Supporting initiatives aimed at the wellbeing of our furry friends

- Advanzia sponsorship of guide dogs for ASA asbl (twice since 2013)
- Partnership with SIAS in support of bees: financial sponsorship and beehive visits for employees
- Various coin collections for animal shelters in the Greater Region

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CSR CHARTER PILLAR 4 – COMMUNITY IMPACT

Community Impact

Employee volunteering

Encouraging employee-led initiatives aimed at creating positive change

- Continue to promote employee-led initiatives, which is a key cornerstone of Advanzia's CSR concept
- Communicate regularly about all
 A+ projects within the bank to
 encourage employee participation and
 to inspire employees to get actively
 involved
- Launch of Baking for Charity initiative where employees bake and donate proceeds to Coin Collection recipients

Social commitment

Supporting social and community projects

- Continue to support initiatives aimed at improving the lives of communities locally and worldwide
- Examples of A+ initiatives:
 - Collection and financial donations for Yoro community in Burkina Faso
 - Sunglasses collection for communities in the Andes
 - Smartphone/computer donation for Digital Inclusion in Luxembourg
 - Financial donations for Family Support Centre in Campo Grande, Brazil

Child protection

Advancing the education and wellbeing of children across the world

- Continue to support initiatives aimed at improving the lives of children
- Examples of A+ initiatives:
 - Villa Kunterbunt/Tri-clowns initiative
- Collecting toys and clothes for children in Senegal, Tanzania, Burkina Faso
- Coin collections for DKHW,
 SOS Kannerduerf, etc.

Certification and Labels



INDR CERTIFICATION





Advanzia has been officially socially responsible since 2013!

- ✓ INDR = Institut National pour le Développement Durable et la Responsabilité Sociale des Entreprises
- ✓ The label is a way for companies to formalise and communicate about their CSR efforts
- ✓ indr.lu

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SUPERDRECKSKËSCHT LABEL

Label for our recycling programme & regular employee awareness trainings

- SuperDrecksKëscht is a government-sponsored initiative aimed at reducing waste
- Advanzia introduced waste management in 2013 and has received the Label für Betriebe ever since
- Label is renewed yearly based on our Abfallbilanz, a waste evaluation survey
- SuperDrecksKëscht also provides regular waste awareness trainings for our staff
- ✓ sdk.lu



DIVERSITY CHARTER LËTZEBUERG

Official signatory since 2020

- In 2020, Advanzia Bank became an official signatory of the Diversity Charter Lëtzebuerg.
- We believe that diversity is a key driver of innovation and a great contributor to our success and business growth.
- Our employees come from over 27 different countries from all over the world, which means that at Advanzia, our colleagues live diversity on a day-to-day basis.
- By signing the Charter, we officially commit to promote diversity and inclusion through concrete actions that go beyond legal obligations.
- ✓ chartediversite.lu





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