



**ADVANZIA
BANK**

CSR CHARTER

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



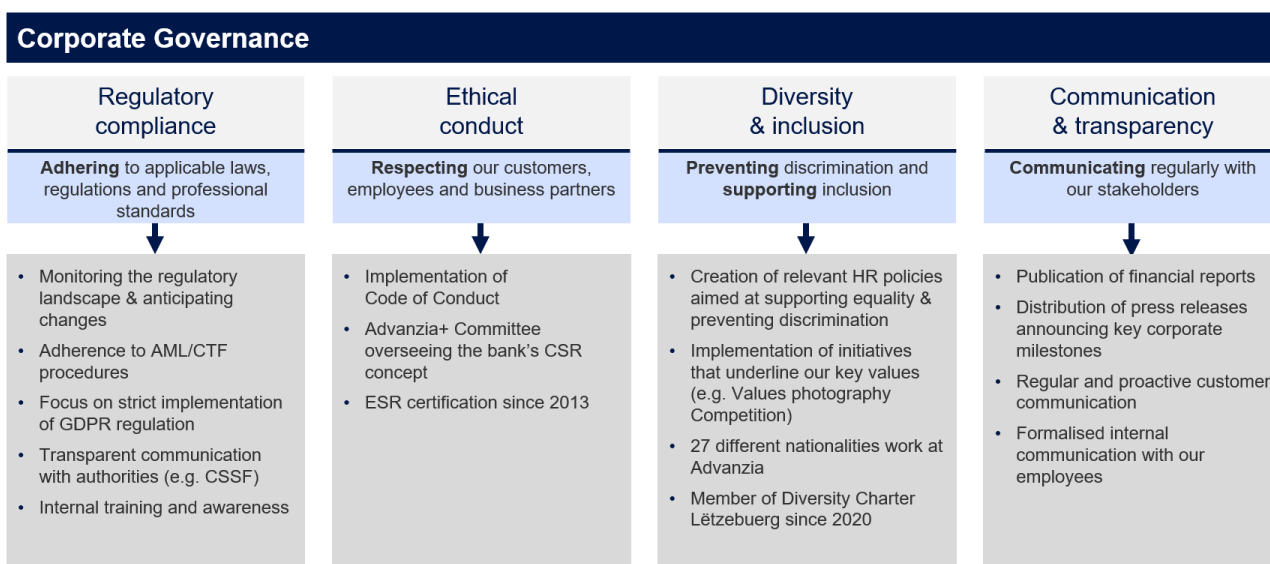
ADVANZIA'S CSR CHARTER

FOUR CSR PILLARS



CSR CHARTER

PILLAR 1 – CORPORATE GOVERNANCE





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 regular after-work volleyball/table tennis/football matches + yearly skiing weekend
- 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

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

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 LËTZEBOURG

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

