

ABU DHABI COMMERCIAL BANK PJSC  
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# ADCB

# Environmental Statement

2025



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## 1. Purpose:

This Statement aims to outline the approach to environmental management for Abu Dhabi Commercial Bank PJSC (or "ADCB") across all of its UAE locations.

ADCB seeks to manage its environmental responsibilities and enhance its environmental performance through the environmental management statement. It complements the Group's Code of Conduct, business strategies, policies and the Group sustainability strategy through which bank remains committed to be responsible for environment protection, management and monitoring of the direct and indirect negative impact of its activities, products and services.

## 2. Scope:

The Statement shall apply to all ADCB offices & branches (ADCB employees, contractors and visitors) across the UAE Operations under the control of Abu Dhabi Commercial Bank" - hereafter referred to as ADCB.

## 3. Definitions and abbreviations:

- **Environment:** surroundings in which an organization operates, including air, water, land, natural resources
- **EMS:** Environmental Management System
- **Environmental aspect:** Element of an organization's activities or products or services that interacts or can interact with environment
- **Environmental impact:** Change to the environment, whether adverse or beneficial, wholly or partially resulting from an organization's environmental aspects

## 4. Statement:

ADCB is committed to the protection of the environment, natural resources as well as mitigation and adaptation to climate change.

This is a manifestation of ADCB's corporate value of care and underpinned by the following principles:

- Adopt a framework for effective implementation of the environmental management system by integrating into the operations of ADCB in partnership with relevant stakeholders
- Commit to prevent pollution, reduce waste and minimize the consumption of natural resources
- Develop awareness and encourage employees for their active participation and contributions to environmental initiatives

- Comply with applicable regulatory requirements and other standards applicable in all the countries of our operations
- Identify, monitor and manage the impacts of our operations in an environmentally responsible manner
- Implement initiatives to promote resource efficiency and set targets to reduce the environmental impacts of our operations
- Conduct periodic review of the Environmental statement to ensure it remains both relevant and appropriate to the organization, employees and stakeholders
- Disclose the environmental impacts of our operations through our annual sustainability disclosures to our stakeholders

The above will be maintained through the effective implementation of an environmental management system to manage ADCB's operational environmental impacts in line with internal standards and local regulatory requirements.

### 4.1. Our environmental commitments

- a) Energy and Emission Management – The bank will continue its efforts in reducing greenhouse gas (GHG) emissions in our operations with initiatives aimed to:
  - Measure and report energy consumption and Scope 1-3 GHG emissions
  - Promoting products and services that result in lower energy consumption and emissions
  - Adopting energy efficient operating procedures for facility management
- b) Water Management – Promote best practices and involve employees in water saving initiatives
- c) Waste Management
  - Make efforts to dispose waste in the most responsible manner. The Bank will ensure that generated waste through its operations is appropriately segregated, categorized and managed based on local environmental regulations
  - All shredded documents will be securely destructed and recycled with the help of certified recycling partners. We ensure that 100% of paper waste generated through our document destruction process is recycled, diverting waste from landfills

- Commit to the use of recyclable paper for all logistic requirements, including cards, letters, printed materials through responsible sourcing practices
- Ensure effective disposal of electronic waste in partnership with responsible waste management vendors
- Partner with logistics providers that have an effective framework in reducing their carbon footprint

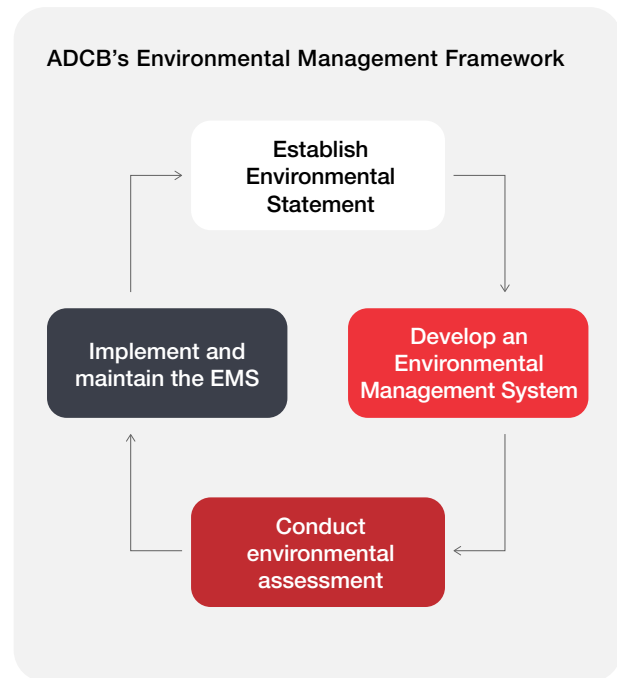
The successful implementation of this statement depends on the involvement and participation of all ADCB group employees. Moreover, roles and responsibilities are allocated at various levels within ADCB's Management hierarchy.

## 5. Environmental Framework:

The Environmental framework describes how ADCB seeks to establish, implement and maintain an Environmental Management System in accordance with the ISO 14001:2015 standards. This framework outlines the process by which the commitments as described in this Environmental Statement will be linked and addressed through appropriate standard operating procedures to mitigate environmental impacts and risks in the future.

We remain committed to establish an Environmental Management System through the Plan (P), Do (D), Check (C) and Act (A) model as described below:

- **Plan:** Establish environmental objectives and process necessary to deliver results in accordance with this environmental statement
- **Do:** Implement the processes as planned
- **Check:** Monitor and measure processes against commitments, including its commitments, environmental objectives and operating criteria, and report the results
- **Act:** Take actions to continually improve environmental performance in line with this statement



ADCB recognizes the need to work closely with our employees and service partners to reduce waste, improve resource efficiency and reduce carbon footprint and will continue to work towards greater integration of environmental aspects into our operations.

## 6. Monitoring, evaluation and review:

The Environmental Statement will be reviewed once every 3 years and as required by statutory requirements.

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This statement has been prepared by Abu Dhabi Commercial Bank PJSC ("ADCB") for informational purposes only.

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