

We are strongly committed to preserve the environment by conducting our business in a responsible and sustainable way and we take active measures to reduce our environmental footprint from our direct and indirect activities.

TBC Leasing recognizes that its operations can have direct and indirect impact on the environment and the community in which it operates. TBC Leasing's objective is to responsibly manage environmental and social risks associated with its operations in order to minimize negative impact on the environment. This approach enables us to reduce our ecological footprint by using resources efficiently and promoting environmentally friendly measures to mitigate climate change.

In order to communicate this philosophy to its stakeholders and shareholders, TBC Leasing has adopted the Environmental Policy which describes our commitment to sustainable finance as an integral component of responsible corporate governance. TBC Leasing is committed to conducting its own business in an environmentally and socially responsible manner. In maintaining international best practice in environmental and social risk management, we are committed to ensuring our customers are also fulfilling their environmental and social responsibilities. We recognize that identifying and quantifying environmental and social risks should be part of the normal process of risk assessment. With regard to our customers, we regard compliance with applicable environmental, health and safety and labour regulations and the use of sound environmental, health and safety, and labour practices as important factors in demonstrating effective corporate governance.

As a part of the largest financial group in the country, we fully understand the importance of doing business with minimal impact on the environment. Thus, the main principles of our Environmental Policy are as following:

- Defining the environmental aspects and impacts of our business activity
- Elaborating and developing measures to minimize negative impact on the environment
- Take efficiency and responsible resource management into account
- Be in compliance with applicable environmental, health, safety and labour regulations
- Awareness raising among our staff
- Do not finance businesses that have negative effect on environment and society (e.i Exclusion List)
- Promoting sustainability finance among our clients

The purpose of this Environmental Policy is to describe the Environmental Management System (EMS) within the company. The Management and all staff of the TBC Leasing are obliged to comply with the regulations of the Environmental Management System.

The management of TBC Leasing is showing leadership and commitment in respect to the EMS and is taking accountability for the effectiveness of the system, by defining the framework of the system through the Environmental Policy (including the Environmental Principles) and ensuring its establishment. It has the overall responsibility to coordinate the implementation of the EMS, making needed resources available, giving responsibilities and authorities to relevant staff and communicating and promoting the importance of effective environmental management and continual improvement of the environmental performance.

The Environmental Management System includes four directions/pillars. More specifically, this involves implementing an internal environmental management system which addresses the resource consumption and other environmental impacts of daily operations in TBC Leasing, manages the environmental and social impacts of its lending activities, uses sustainability finance to promote energy efficient, renewable energy and social investments by clients and covers external communication meaning the grievance mechanism, annual disclosure of GHG emissions from TBC Leasing's own operations and various reporting of the E&S risk performance for IFI's, stakeholders and interested parties.

For further specific information, please contact us at:

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