

ENVIRONMENTAL MANAGEMENT POLICY STATEMENT

Salaam Bank has set clear strategic goals to sustain a competitive edge, resilient cash flow, profitability, legal compliance, and a respected brand. To support this strategy, Salaam Bank has established an Environmental Management System (EMS) aligned with ISO 14001:2015. The EMS enables Salaam Bank to systematically manage its environmental aspects and impacts across head office, branches & ATM lobbies, call centre, data centres/ICT rooms, fleet & cash-in-transit (CIT), and outsourced activities under Salaam Bank's control or influence.

1. PURPOSE

This Environmental Policy is Top Management's documented commitment to establish, implement, maintain and continually improve the EMS so Salaam Bank reliably achieves its intended results and supports the Bank's strategic direction. It provides a framework for setting environmental objectives, is appropriate to Salaam Bank's purpose and context, and expresses our commitments to protection of the environment (including prevention of pollution), fulfilling compliance obligations, and continual improvement of environmental performance.

2. SCOPE

This policy applies to all Salaam Bank divisions, departments, sections, processes, operations and activities undertaken by: Salaam Bank personnel, External providers whose work falls within, or can affect, the EMS scope through Salaam Bank's control or influence

3. EMS POLICY STATEMENT

Salaam Bank enables ethical, inclusive banking across Djibouti—serving individuals, businesses, and communities. We strive to deliver trusted financial services while operating responsibly and safeguarding the environment.

To realize this, **Salaam Bank has implemented ISO 14001:2015** to support our strategic objectives and demonstrate our commitment to **continual improvement** of the Environmental Management System (EMS).

Salaam Tower – Djibouti

Telephone: (253) 21 331400 Email: info@banksalaam.com

To accomplish this commitment, Salaam Bank Top Management shall, therefore:

- **Commit to continual improvement** of the EMS to enhance environmental performance.
- **Comply with applicable environmental laws, regulations, permits, and other requirements**, including relevant landlord and utility obligations, and act promptly on any nonconformities.
- **Use Salaam Bank's strategic priorities—and the principles of pollution prevention and legal compliance - as the framework for setting measurable environmental objectives and targets** (e.g., branch energy intensity, data-centre Power Usage Effectiveness (PUE), renewable-energy share, paper and water reduction, waste and e-waste stewardship).
- **Provide the resources** (people, budget, tools, and metering/monitoring systems) needed to implement environmental programmes and prevent or mitigate pollution.
- **Equip employees, contractors, suppliers, and other interested parties with the knowledge and tools** to meet this policy- through role-based training, awareness, and participation in improvement initiatives.
- **Measure and report progress** against environmental objectives and KPIs, review performance in Management Review, and take corrective and preventive actions where required.
- **Control significant environmental aspects** in branches/ATMs, data centres/ICT rooms, fleet & cash-in-transit (CIT), and premises via documented procedures, maintenance/inspection, waste segregation, **permit-to-work** and **contractor control**, and effective landlord/shared-services interfaces.
- **Apply a life-cycle perspective in planning and procurement**, including responsible sourcing and certified **e-waste** and asset end-of-life management.
- **Maintain emergency preparedness and response** for relevant scenarios (e.g., spills, fire, battery/UPS events, flooding/heat), conduct drills, capture lessons learned, and implement improvements.
- **Communicate and make available** this policy and our environmental performance to employees, contractors, and other interested parties (intranet, noticeboards, website, contractor packs), ensuring it is **understood and applied**.

4. REVIEW

This policy shall be reviewed annually , when a significant change occurs, or when it is deemed necessary by the competent authority in Salaam Bank.

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