

# **Sustainable Finance Framework**

**30.09.2024**

**EUROBANK CYPRUS LTD**

Committed to being transparent about our ESG approach, we developed our Sustainable Finance Framework, which covers a wide range of sustainable lending solutions offered to our customers.

The Eurobank Sustainable Finance Framework outlines our approach for classifying sustainable lending solutions and defines which activities are eligible to access sustainable financing (green and social assets). A wide range of sustainable products and exposures fall under the scope of our Framework, including:

- Dedicated-purpose – Green / Social Loans: Financing specific client projects that meet the eligibility criteria.
- General-purpose – Company Business Mix: Financing companies with revenue generated mainly from the eligible activities.
- General-purpose – Sustainability-linked Loans / Facilities: Financing clients who set specific sustainability performance targets and incentives.
- Resilience and Recovery Plan-based approach: Financing specific projects that fall within the scope of the RRP.

To develop our Sustainable Finance Framework, we have drawn on internationally recognized industry guidelines and principles:

- Green Bond Principles (June 2021 with June 2022 Appendix 1), published by the International Capital Markets Association (“ICMA”);
- Green Loan Principles (February 2021) published by the Loan Market Association (“LMA”);
- Social Bond Principles (June 2023), published by ICMA;
- Sustainability-Linked Bond Principles (June 2020), published by ICMA;
- Sustainability-Linked Loan Principles (March 2022), published by LMA;
- EU Taxonomy Climate delegated act published in April 2021 and formally adopted on 4 June 2021; and
- Annex 1 and Annex 2 on climate change adaptation and mitigation (June 2021).