

POLICY

SUSTAINABILITY

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1 GENERAL PROVISIONS

1.1 Purpose and Scope

The Republic of Angola's current legal and regulatory framework in force, as well as the National Bank of Angola (BNA) regulatory convergence programme and prudential supervision standards, foresee that BNA will continue to develop regulation aimed at ensuring alignment with the best ESG practices, including social practices, which have been increasingly implemented in both European and International environments. This regulatory pressure can already be seen with the publication of the Sustainability Principles by the Angolan Financial System Supervisory Board in September 2023. Furthermore, the increasing demands regarding the sustainable development requirement since the introduction of the UN's 2015-2030 Agenda, has prompted a series of plans, agendas and policies devised to a wide range of geographical regions, including Angola.

Hence, Banco de Fomento Angola (hereinafter referred to as 'BFA' or 'the Bank') will continue to be widely acknowledged as the Bank that invests in its Team Members' ongoing personal and professional career advancement, to ensure the satisfaction and quality of its financial services to its Customer base, as well as to create value for its Shareholders and to further support and play a key role in the country's economic development.

Well aware that success is not restricted solely to financial performance, BFA's sustainability strategy will be aligned with and will supplement each of the value generation components. We also believe that each Team Member's commitment to carrying out their duties is pivotal to the success of the sustainable transition.

For this purpose, BFA introduces and makes accessible the current Sustainability Policy, aimed at embodying our commitment and vision for Sustainable Development, as well as guiding our business performance, activities and operations within the sustainability domain, with a view to improving people's lives by being 'the Bank of the Future'.

The current Sustainability Policy shall extend and be implemented cross-cutting the entire BFA Group and its stakeholders.

1.2 Legal, Regulatory and Normative Framework

The current document addresses the following Legislation, Regulation and Standards:

Table 1- References, Legislation, Regulations and Standards addressed

NAME
“Angolan Financial System Sustainability Principles” by the Financial System Supervisory Board (‘FSSB’), September 2023.
ICAAP Instruction No. 10/2021, dated 7th July 2021, Annex II (concerning Total Risk Capital Requirements)
Instruction No. 05/2022, dated 13th June: <ul style="list-style-type: none"> • Annex III (Risk Management Purposes and Policies) • Annex IV (Total Risk-Based Capital Requirements) • Annex X (Other Risks concerning Capital Position)
Accessibility Act - Law No. 10/16 dated 27th July 2016
Africa Agenda 2063, African Union
United Nations Agenda 2030 - Sustainable Development Goals, UN
Paris Agreement, UN
National Strategy on Climate Change 2018-2030
National Development Plan 2024 - 2028
United Nations and Angola's Government Sustainable Development Cooperation Framework 2023 - 2025
Measuring Stakeholder Capitalism: Towards Common Metrics and Consistent Reporting of Sustainable Value Creation, WEF
Green Recovery Action Plan 2021-2027, African Union
Principles for the effective management and supervision of climate-related financial risks, BIS
“Angola 2050” Long-Term Strategy

Final draft implementing technical standards on prudential disclosures on ESG risks in accordance with Article 449a CRR from EBA

1.3 Definitions & Abbreviations

The following are the key definitions and abbreviations used in the current Sustainability Policy:

1.3.1 Abbreviations

- **COP** - Conference of the Parties
- **FSSB** - Financial System Supervisory Board
- **ESG** - An English acronym for environmental, social, and corporate governance sustainability (Environmental, Social, Governance)
- **UN** - United Nations
- **SDGs** - Sustainable Development Goals
- **DP** - Gross Domestic Product
- **WEF** - World Economic Forum

1.3.2 Definitions

- **Good Governance** – The Good Governance concept is underpinned by corporate universal principles: a set of rules, practices, processes and management principles, good leadership, impartiality and non-discrimination guidelines which ensure that the organisation abides by the highest ethical standards, guaranteeing a positive, healthy and thriving working environment for all stakeholders.
- **Human Capital** – It encompasses the economic value of a Team Member’s experience and skills. Human capital includes assets such as education, training, intelligence, expertise skills, well-being and other aspects that employers particularly regard as valuable.
- **Operational Eco-Efficiency** – It involves generating value by reducing the impact caused by the Bank’s operational activities. For example, by increasing corporate buildings’ environmental efficiency and reducing the use of resources in those facilities. Some of the operational eco-efficiency principles are as follows: reducing the use of energy and water, as well as reducing waste and pollution levels in the Bank’s operations; also involves taking into account the usefulness and recyclability of products at the end of their useful lifespan.
- **Sustainable Financing** – It entails incorporating environmental, social, and governance factors, elements and criteria into investment decisions. Over the long haul, this leads to greater investment in sustainable projects and operational activities.
- **ESG Impact** – Positive or negative environmental, social and governance effect(s) stemming from an organisation’s operational activities, its business relationships, as well as the widespread usage of its products and services portfolio.
- **Financial Inclusion** – It entails enabling access to useful and affordable financial products and services that cater to the needs of both individuals and organisations, in a responsible and sustainable manner. This includes transactions, payments, savings, credit, and insurance.
- **Financial Literacy** – It encompasses the ability to make financially informed decisions, including personal financial management, budgeting, and investment. Financial literacy advances saving habits and fosters responsible access to credit, which in turn leads to local communities’ economic development.
- **Stakeholders** – The following are deemed to be stakeholders: Shareholders, Governing Bodie’s Members, Team Members, Customers, Suppliers, Regulatory/Supervisory Bodies, Government Institutional Authorities, and the general public both within the Republic of Angola and abroad.
- **ESG Risks** – Environmental, Social, and Governance (ESG) Risks encompass environmental factors such as climate change and the depletion of natural resources, social factors such as labour practices and community relations, and corporate governance factors such as board diversity and business ethical conduct.
- **Risk Sectors** – It entails certain business sectors which, due to their modus operandi and corporate conduct, are more prone to risk.
- **Financial Soundness** – Entails Corporate Financial Autonomy, i.e., the ability of companies to meet their non-current obligations. Higher levels of financial autonomy suggest greater financial strength and less dependence on external resources.
- **Materiality Topics** – Topics that embody an organisation’s key impacts on the national economy, the environment, and individuals, including their human rights. These materiality topics also encompass their comprehensive influence on an organisation’s performance, positioning, and/or development.
- **Sustainable Transformation** –The process through which institutions must transition to become sustainable. The success of sustainable transformation in Banking involves ensuring sound corporate governance over ESG-related risks and opportunities, the business model and strategy, ESG risk management, metrics and targets, as well as the ongoing updating and modernizing of its underlying technology and IT infrastructures.

1.4 Regulatory Repeal

The current Sustainability Policy repeals the following regulations:

- Not applicable

1.5 Accountability

BFA's Sustainability Office is entrusted with the duty of regularly updating the current Sustainability Policy.

The current Sustainability Policy entails the following duties among BFA's governing bodies, business units and/or offices that are involved in its development, adoption and implementation:

1.5.1 Board of Directors (BOD)

The Board of Directors is the ultimate decision-maker body and authority on BFA's sustainability strategy, carrying out its duties in accordance with the terms laid down in its internal rulebook. Within the scope of the current Sustainability Policy, it is incumbent upon BFA's Board of Directors the following key duties and powers:

- To approve the current Sustainability Policy;
- To approve and oversee the development and implementation of BFA's Sustainability Roadmap, including the corporate strategic goals and milestones.
- To foster the drafting and approval of additional policies aimed at ensuring BFA's sustainability in the short, medium, and long term.

1.5.2 Executive Committee of The Board of Directors (EXCO)

In accordance with the Executive Committee of the Board of Directors ('EXCO') internal rulebook, it is the Bank's governing body ultimately tasked with and accountable for the daily management of the financial institution. Within the scope of the current Sustainability Policy, it is incumbent upon BFA's EXCO the following key duties and powers:

- To evidence and express their commitment towards sustainability topics by setting out corporate and business goals, thereby fostering and advancing the adoption of a corporate culture geared towards the fulfilment of BFA's sustainability strategy;
- To approve and put in place the necessary resources, authorities and procedures in order to guarantee the effectiveness of the current Sustainability Policy;
- To ensure the implementation of relevant initiatives/activities/projects with a view to fulfil BFA's Sustainability Roadmap;
- To monitor the performance metrics related to the sustainability strategy and ESG impact.

1.5.3 Sustainability Committee

In accordance with BFA's Sustainability Committee internal rulebook, as well as within the scope of the current Sustainability Policy, it is incumbent upon BFA's Sustainability Committee the following main duties and powers:

- To advise BFA's Board of Directors on the adoption of policies in accordance with the Bank's comprehensive sustainability strategy and to provide an opinion on the appropriateness of active policies currently in place;
- To advise the Board of Directors on the across-the-board sustainability strategy.

1.5.4 Sustainability Office

It is incumbent upon the Sustainability Office within the framework of the current Sustainability Policy, the following main duties and powers:

- To follow up and monitor BFA's Sustainability Policy progress;
- To set out, coordinate, foster and monitor BFA's Sustainability Roadmap progress, including the establishment and

reporting of the key metrics needed to monitor BFA's Sustainability Roadmap;

- To coordinate and liaise between BFA's numerous business units engaged in sustainability initiatives/activities/projects, and supporting them in their implementation endeavours as BFA's Office designated sustainability-related themes managing powers;
- To ensure internal organisational awareness and empower the teams involved in sustainability-related topics;
- To foster an active open discussion with the community, shareholders, investors and regulators, as well as among other stakeholders, and to represent BFA externally on sustainability-related matters, in accordance with the Board's mandate.

1.6 Omissions

Any cases of regulatory omission must be addressed to BFA's Sustainability Office prior to the adoption of any measures;

1.7 Non-Compliance

- Not Applicable

1.8 Contact Information

Any queries concerning the current document should be addressed to BFA through the institutional channels.

2 REGULATED CONTENTS

2.1 Comprehensive Framework

BFA's main purpose is to improve people's lives by 'Being the number one bank for all Angolans, focusing on transformation, on individuals and on generating economic and social value through innovative and sustainable solutions'. Accordingly, BFA has taken on short, medium and long-term strategic goals to comprehensively integrate sustainability-related matters into its corporate culture, its day-to-day operations and into its core business. This integration is underpinned by an approach that will enable the effective management of the numerous ESG-related factors for BFA's sustainable transformation, as well as the establishment of an ESG impact framework that will provide tangible value for the society collectively. In addition, the process is also aligned with BFA's stakeholders' interests and aspirations, which will be periodically monitored with a view to ensure the ongoing alignment and relevance of the commitments pledged by the financial institution.

The Bank intends to foster and advance its transformation towards sustainability across-the-board the entire organisation, with the scope of corporate activity (i.e. business, operations and community) comprising the numerous sustainability-related dimensions and building blocks of the strategic framework that fulfils BFA's Sustainability Roadmap's ultimate purpose. This strategic framework encompasses the three dimensions within the scope of corporate activity to fully maximise collectively generated value. Hence, BFA understands and sets out its sustainability-related positioning as follows:

BFA's Business Management	BFA's business scope encompasses the initiatives and procedures that influence and impact its business model, particularly its exposure to risk sectors in accordance with sustainability factors. Hence, it impacts the financial products and services offering, credit strategy, internal financial soundness, customer base transformation, as well as the risk element itself.
BFA's operational activities implementation	BFA's operational scope unfolds in a wide set of initiatives, activities and projects aimed at making BFA more transparent, efficient and accountable. Hence, it will influence the organisation's operational ecosystem in terms of governance, supplier selection, workplace transformation and corporate culture.

Community	<p>The scope of community-related activities, initiatives and/or projects encompasses BFA's involvement in the local community(ies) and supports all social responsibility initiatives that may benefit and have an impact on the community(ies) where BFA operates.</p> <p>These initiatives aim to address the comprehensive needs of the Angolan society.</p>
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Illustration 1 - BFA's Sustainability Strategy Framework

BFA's Sustainability Roadmap success requires the backing of three key support areas:

- **Governance and Operating Model** - BFA's Sustainability Roadmap requires a sound organisational framework, focused on implementing the sustainability strategy and ensuring alignment and interconnectivity between BFA's numerous business areas/units/departments, with proper oversight from BFA's management bodies. Accordingly, BFA's Sustainability Roadmap success is inherently and critically tied to the degree of commitment from BFA's leadership management and organisational structure. This commitment is expressed through the adoption and implementation of a strong and effective sustainability governance model that ensures the integration of ESG-related topics across-the-board the financial institution.

Hence, BFA has established the governance bodies entrusted with overseeing the integration of ESG-related topics into BFA's operational activities and core business, as well as the appropriate departments for implementing the various ESG-related initiatives, taking the current governance structure as a starting point. The governance model framework implemented aims to ensure that BFA is perceived as a leading household name within the Angolan financial services landscape in the sustainability governance domain. Furthermore, it takes into account BFA's current state of affairs and organisational framework, as well as the governance practices of BFA's peer institutions, as follows:

- With respect to BFA's **Governing Bodies' Organisational Framework**, several bodies are involved in the Sustainability Roadmap with a view to ensure the development of a sound sustainability governance model, and to this purpose a Sustainability Committee has been set up.
- Regarding BFA's **Organisational Structure**, the Social Responsibility Department will remain in place and the rest of the Bank's Departments will also take on some ESG-related functions.
- Within the scope of **BFA's Corporate Organisational Framework**, numerous inter-departmental coordination linkages have been set up with a view to ensure the integration of ESG-related topics with the establishment of BFA's Sustainability Office, which is entrusted with the core remit of implementing and communicating the sustainability principles within the financial institution. The Sustainability Office comprises several departments to which will be assigned different ESG-related functions and powers pertaining to each business area.
- **Communication** - Information disclosure and reporting is one of the key elements within the scope of the sustainability process, as it is necessary to convey BFA's Sustainability Roadmap development to its stakeholders in a properly clear communication format as well as differentiating and tailoring it according to the target audience.
- **Data & Digital** - As a rule of thumb, data shortage is often one of the major challenges within the sustainability domain. To this extent, a sturdy, solid and well-developed sustainability data management structure must be in place to allow BFA to accurately categorise its suppliers, customers, investments and risk, thereby supporting BFA's decision-making process.

2.2 BFA's Sustainability Strategic View

BFA'S Sustainability Strategic View is aligned with the Bank's corporate strategic vision and reveals the level of ambition and positioning that the financial institution aims to achieve through its Sustainability Roadmap.

'Being the number one bank for all Angolans, focusing on transformation, on individuals and on generating economic and social value through innovative and sustainable solutions'

2.3 Strategic Goals and Guiding Principles

The sustainability strategic goals are aligned with the company's corporate strategic vision, and they embody BFA's focus and impact areas with the aim of supporting and playing a key role in Angola's sustainable development:

- To be a recognised as a household name within Angola's financial landscape in support of Angola's sustainable development, particularly within the financial inclusion area;
- To ensure the ongoing development of BFA's human capital and foster diversity;
- To be a partner to BFA's Customer Base in integrating ESG-related topics as well as ensuring the effective management of ESG integration risks at the financial institution;
- Strengthen awareness-building concerning environmental matters in the financial institution's internal operations;

In view of the foregoing sustainability goals, the following are the guiding principles that are connected to the key focus areas and ESG-related impact factors.

2.3.1. Financial Inclusion and Community Support

- To support the community(ies) either through the offering of personal empowerment tools or through the implementation of built-in projects that ensure close and ongoing involvement as well as assistance with local communities. Moreover, these personal empowerment tools and/or built-in projects are intended to help communities enhance their overall quality of life through different initiatives in the fields of education, culture, health, and volunteering;
- To develop initiatives, activities, and/or campaigns to support financial literacy, fostering education and knowledge sharing, providing financial products and services that support financial inclusion, which advance a better-informed society, with greater decision-making capacity as a driving force for change.

2.3.2 Human Capital

- To advance positive and well-implemented work environment conditions that ensure the attraction and retention of the best human capital talent;
- To offer a healthy, accessible, inclusive, prosperous and well-being-generating work environment, based on the adoption of the best corporate practices in the areas of personal development, empowerment, occupational health and safety for BFA's Team Members;
- To support gender equality, diversity and human rights, to foster equal career opportunities for BFA's Team Members and the full integration of women into the corporate culture, as well as to enable and support BFA's Team Members' empowerment and professional career advancement through expertise training, in addition to providing fair payroll compensation.

2.3.3 Sustainable Financing and Esg Risk Management

- To be instrumental in the sustainable development of both individuals and companies through our business operations, whether by granting credit in economic sectors that have a positive impact on the society collectively, structuring ESG-related operations, developing financial products that support the economy's environmental transition, or even by offering responsible investment products that are always open for raising funds;
- To provide support and bolster entrepreneurship, seen as an important means for Angola's economic sustainable development through innovative business solutions; for example, through the financing of new business ventures, IT Start-Ups and FinTechs, with the aim of expanding social development and supporting the financial inclusion and growth of micro, small and medium-sized entrepreneurs, through access to financial products, tools and solutions that improve business management as well as increase, expand and boost their growth potential;

- To integrate ESG-related factors into the risk management process, e.g. when assessing customers, granting credit, managing ESG risks based on BFA's Risk Appetite Framework, as well as developing internal oversight mechanisms appropriate to monitor these risks.

2.3.4 Operational Eco-Efficiency

- Strive to reduce the negative environmental impacts caused or generated by direct operations, through advancing sustainable practices, bolstering an efficient consumption and use of natural resources, proper use and management of waste generated by BFA's business operational activities, as well as enhancing energy efficiency;
- Measure, monitor and decrease scope 1, 2 and 3 greenhouse gas emissions throughout the entire value creation chain;
- To monitor the social, environmental and climate factors when it comes to suppliers' sourcing and retention in accordance with the current Sustainability Policy guidelines.

Accordingly, each of the foregoing ESG-related impact areas was acknowledged and labelled based on the materiality topics identified by the Bank's stakeholders.

Moreover, each ESG-related impact area was also connected and matched with the corresponding potentially impacted SDGs.

Illustration 2 - Impact Areas vs SDGs



With a view to identifying the relevant Sustainable Development Goals ('SDGs'), BFA carried out an assessment based on the most relevant key topics within the country's environment, the financial sector's and shareholders' main priorities, as well as the SDGs with which BFA was already committed and closely aligned with.

In addition to the foregoing principles, BFA monitors on an ongoing basis national and international ESG-related regulatory developments, with a view to adjusting, where appropriate, the priorities and focus areas outlined in the Sustainability Roadmap to new regulatory requirements, thus ensuring that it remains at the forefront of ESG transformation in Angola, as well as in the African region.

2.4 Sdgs & Sustainability Agendas that Guide BFA's Operational Activities

With the underlying vision of supporting and playing a key role in Angola's sustainable development, within the scope of an ongoing process between BFA's business activities and their impact on society and worldwide, as well as its corporate culture and ethical values, Illustration 3 hereunder displays some of the national and international agendas with which BFA is fully committed and aligned through the implementation of its Sustainability Action Plan initiatives.



- As far as the Paris Agreement is concerned, BFA aims to ensure alignment with the COPs' summits outcomes, with their subsequent developments, and with the Nationally Determined Contributions (NDCs). Furthermore, in recognition of fostering the country's resilience to climate change and environmental sustainability with greenhouse gas emissions reduction, BFA endeavours to streamline and enhance the national financial instruments efficiency with a view to implementing climate change adaptation and mitigation measures, as well as increasing the nation's capacity to incorporate climate finance.
- Regarding the green economic transformation agenda envisaged at both national and international plans, it is foreseen that there will be a need to create sound partnerships with the public and private sectors aimed at attaining the proportional scale proposed therein, as well as a resource mobilisation strategy to facilitate a coordinated approach to augmenting and enhance the collaborative mobilisation of resources.

For this purpose, BFA acknowledges that its collaboration is important for the fulfilment of both national and international plans' priorities, particularly when it comes to climate finance.

- With respect to other plans, strategies or agendas, BFA recognises the national weaknesses, as well as the existing strategic priorities concerning climate vulnerability, poverty eradication, human capital development and Angola's socio-economic growth, among others. The company understands its duty to foster unity, lead in regional interconnectivity where it operates, to address and impact each of these vulnerability areas, supporting a prosperous, safe, inclusive and innovative future for Angola and Africa, through the promotion of human rights, gender equality and women's empowerment, youth equality, as well as where children are treated with dignity. BFA also believes that a large majority of the national plans' milestones and goals can only be achieved with the collaboration of the private sector, due to the great challenge of the country's GDP per capita keeping pace with demographic growth rate. Hence, the financial institution will naturally pledge its full support to the fulfilment of a public-private sector collaboration.

2.5 Sustainability Dimensions

The dimensions of sustainability are of paramount importance in shaping BFA's ability to generate shared and sustainable value creation. These principles are also regarded as the four cross-cutting and strategic pillars by the World Economic Forum (WEF) in its report from September 2020, titled "Measuring Stakeholder Capitalism: Towards Common Metrics and Consistent Reporting of Sustainable Value Creation". The performance in each of these four strategic pillars is highly interdependent with the performance attained in the others.

2.5.1 Individuals

We live in a globally interconnected world where society is increasingly committed to the values of responsible business, sustainable economic development and long-term value creation. BFA is committed to respecting health and safety, human rights, providing proper and decent labour standards for its Team Members, including young people and those with disabilities, as well as providing fair and equal pay for similar valuable labour.

2.5.2 Planet

Organisations rely on and have a comprehensive impact on the environment in a wide range of ways through their business operations, supply chains and through the widespread use of their products and services. Organisations' environmental reliance must be managed effectively to ensure their business continuity. BFA is mindful that its impacts on the environment can potentially lead and/or generate significant damage, and how BFA's stakeholders address these impacts can create significant business risks and opportunities.

2.5.3 Governance Principles

We are at a time of transition in which the public understanding of worldwide organisation’s purpose is changing to focus on long-term value creation, underpinned by worldwide organisations’ commercial and social value. BFA is mindful of this transition, the implications for international organisations’ role, likewise the meaning of good governance. Accordingly, it will set out and embed its vision in a way that integrates social impact into its core business. At the same time, the traditional principles concerning organisational governance, accountability and management remain of paramount importance to ensure that organisations possess ‘good governance’.

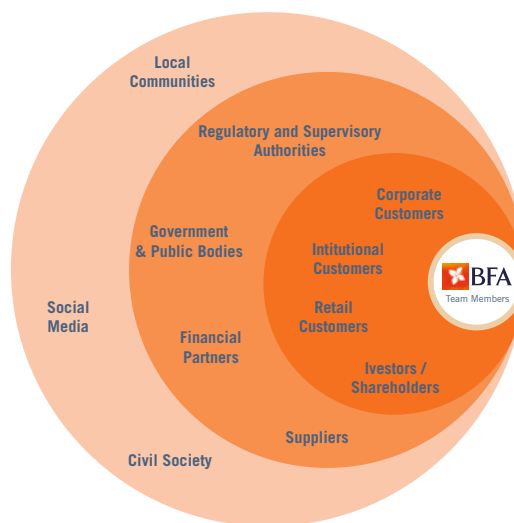
2.5.4 Prosperity

Prosperity is closely intertwined and irrevocably linked to both individuals and the planet: sustainable approaches to natural resource management; access to sanitation, energy and clean water; and industrialisation. These elements are the main drivers of sustainable production and consumption, job creation and equitable growth. BFA wants all individuals to enjoy prosperous, thriving and fulfilling lives, as well as for economic, social and technological progress to take place in harmony with nature.

2.6 Stakeholder Engagement and Reporting

Well aware that it would not be possible to achieve a successful Sustainability Roadmap single-handedly, BFA proceeded to identify, prioritise and subsequently engage with a wide range of stakeholders. The different groups are organised as follows:

Illustration 4 - BFA’s Alignment with National and International Sustainability Agendas



With a view to identifying stakeholders’ groups regarding their impact on the successful implementation of the sustainability strategy (in terms of both their interest and influence level), BFA established a ‘Stakeholders’ Influence Matrix’, which allows stakeholders to be broken down into groups with different levels of engagement with BFA’s sustainability strategy

2.7 Monitoring and Control Mechanism

BFA’s sustainability and social impact performance is regularly monitored and disclosed in the Sustainability Report, which in turn is drawn up, validated and published annually.

2.8 Exceptions

Not applicable.

DOCUMENTARY CONTROL

Document Properties

Table 2- Document Properties

DOCUMENT PROPERTIES					
Name	Sustainability Policy				
Type	Policy	Classification	PUBLIC		
Version	1/2024	Directory Reference	[POL\CA\2024\001\N_01]	Management System Reference	[2024-141-BFA CA]
Approval Date	7/29/2024	Approved by	Board of Directors (BOD)		
Publication Date	9/20/2019	Effective Date	9/20/2024		
Target Audience	Public				
Availability	This document is updated and available in electronic format on the BFA intranet				
Main Amendments	Not Applicable				

