



OUR SUSTAINABILITY AND ESG COMMITMENT STATEMENT

At **OPPORTUNITY International Savings and Loans LTD.**, we recognize that our long-term success is closely connected to the well-being of our customers, employees, communities, the economy, and the environment in which we operate.

As a responsible financial institution, we are committed to integrating **Environmental, Social and Governance (ESG)** considerations into our strategy, decision-making, risk management and day-to-day operations. Our sustainability commitment reflects our responsibility to create lasting value for our stakeholders while supporting inclusive and sustainable economic development.

Our Environmental Commitment.

We are committed to reducing the environmental impact of our operations and supporting the transition towards a more sustainable economy. We do well to:

- Improve energy and resource efficiency across our operations;
- Reduce waste and promote responsible consumption;
- Encourage digital solutions that reduce paper and other resource use;
- Assess and manage environmental and climate-related risks within our business and lending activities; and
- Support customers and businesses pursuing environmentally sustainable and climate-resilient initiatives, where appropriate.

Our Social Commitment.

We believe that sustainable development must be inclusive and people-centered. We are committed to:

- Promoting financial inclusion and responsible access to financial services;
- Treating customers fairly and protecting their interests;
- Supporting the development of individuals, businesses and communities;
- Promoting diversity, equity, inclusion and equal opportunity within our workforce;
- Providing a safe, respectful and supportive workplace;
- Investing in employee development and continuous learning;
- Respecting human rights across our operations and business relationships; and
- Contributing positively to the communities in which we operate.

Our Governance Commitment •

Strong governance is fundamental to the sustainability of our institution. We are committed to maintaining high standards of:

- Corporate governance, accountability and ethical conduct;
- Regulatory compliance and responsible business practices;
- Risk management, including environmental and climate-related financial risks;
- Transparency and responsible disclosure;
- Customer data protection, privacy and information security;
- Anti-money laundering and counter-terrorist financing controls;
- Prevention of fraud, corruption, bribery and other forms of misconduct; and
- Effective oversight of ESG and sustainability matters by the Board and Management.

Responsible Finance •

As a Financial Institution, our greatest sustainability impact is through the way we mobilize and allocate capital. We therefore incorporate relevant ESG considerations into our lending, investment and other financial decisions, consistent with applicable laws, regulations and our risk appetite.

We work with our customers and stakeholders to promote responsible financing and support businesses and projects that contribute to sustainable economic growth, while managing the environmental and social risks associated with our financing activities.

Our Commitment to Stakeholders •

We recognize that sustainability is a continuous journey requiring collaboration, transparency and accountability. We will engage with our customers, employees, shareholders, regulators, communities and other stakeholders to understand their expectations and continuously improve our ESG performance.

We are committed to setting appropriate objectives, monitoring our progress and strengthening our disclosures on material sustainability and ESG matters.

At Opportunity International Savings and Loans LTD., sustainability is not simply a corporate responsibility initiative - it is an integral part of how we conduct our business, manage risk and create sustainable long-term value.

We remain committed to banking responsibly, empowering people, supporting communities and contributing to a resilient and sustainable future.

A COMMITMENT TO PEOPLE • PLANET • PRINCIPLES

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