



Environmental and Social Management System

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PREAMBLE

ATLANTICO believes that an environmental performance of excellence represents a factor of distinction and a fundamental condition for sustainable development.

Thus, ATLANTICO assumes the commitment to be an institution that creates values of sustainability, for excellence in service to its customers, promotes the commitment of its suppliers, developing actions for and with its shareholders, by the attitude before the life and career of its employees based on a good sense of social and environmental responsibility, which directly impacts on the social development of Angola.

ATLANTICO is aware that all human activities are inducing impact on the environment and recognizes the environmental performance of its activity (direct and indirect). It also seeks to optimize the available resources, as well as the continuous improvement of the incorporation of ethical and environmental concerns, to gradually and sustainably mitigate the negative environment impact.

ATLANTICO bases its commitments on the following pillars:

- **Commitment to society:** rejects all forms of gender prejudice/harassment and discrimination, rejects all child labor force / child abuse, positively influence correct management of people resettlement under development projects to restore and improve live hood (economic, physical, educational social impacts), develops a culture of occupational health and safety among employees, suppliers, customers and the society in general;
- **Sustainability:** Discourages activities that mischaracterize existing vegetation cover and harms the environmental function of the area. It stimulates the use of renewable energies. Under no circumstances does it finance projects that lead to forest degradation. Supports projects that creates better social conditions to women and youth. Ensure that the social transformation strategy of the projects supported by the ATLANTICO, ensures their autonomy and continuity in the communities, as well as the focus on the protection of biodiversity;
- **Integrity:** It acts on strong criteria of accuracy, transparency and ethics at all stages of projects, building a relationship of respect and trust, as well as rooting principles of reciprocity in communities and good environmental practices;
- **Innovation:** Challenges creativity, invests on the development of projects with differentiated approaches and solutions.

TITLE I – GENERAL PROVISIONS

Establishes guidelines, principles and procedures that guide social and environmental practices and actions in all businesses and in the relationship with stakeholders (ATLANTICO, employees, customers, suppliers, and other stakeholders), aiming the optimization of the ecological and human footprint, including governance structure, policies and actions for prevention, management and mitigation of risks, identifying the impacts and environmental and social

Opportunities in the boundary of influence of the ATLANTICO, considering the principles of relevance and proportionality to realize the pillars of the ATLANTICO commitment and leaving a mark in society with sustainable development.

TITLE II – SCOPE

This policy covers the risks associated with each individual entity. Thus, it extends:

- To employees (all workers and other persons with subordination relationship to ATLANTICO, regardless of their hierarchical function and/or the nature or duration of the relationship);
- To customers and users of the products and services offered by the ATLANTICO (Banco Millennium Atlantico, S.A.);
- Suppliers and service providers.

TITLE III – IMPLEMENTATION

This policy is effective from the date of its publication and will be updated whenever necessary.

The content of the Environmental and Social Management System (ESMS) policy should be revised at least every two (2) years by the Executive Committee.

TITLE IV – COMPLIANCE WITH INTERNAL LEGISLATION AND REGULATIONS

ATLANTICO is governed by the Angolan legislation, applicable to its activities and financial operations, as well as to the fulfillment of other commitments assumed by the Bank. For this:

- a) Seeks the constant update on applicable environment and social legislation, regulations and of interest to its business;

b) Legal framework;

- Constitution of the Republic of Angola;
- Environmental Bases Law (law 5/98 of 19 June 1998);
- Decree 59/07 of 13 July 2007 on environmental licensing;
- Decree 51/04 of 23 July on environmental impact assessment;
- Decree 1/10 of 13 January on environmental audits;
- Joint Executive Decree No. 470/15 of 14 July (rules for granting land for the promotion of ecotourism in protected areas of Angola);
- Consumer Protection Law (law 15/03, 22 July);
- Notice no 12/2016 on Consumer Protection of Financial Products and Services
- Decree No. 31/94 of August 5 - Hygiene and Occupational Safety System
- General labor Law – 2018
- Executive Decree No. 6/96 of February 2 - Hygiene and Occupational Safety System
- Decree No. 53/05 of 15 August – Legal Regime for occupational accidents and occupational diseases
- Presidential Decree No. 194/11, of July 7 – Responsibility for environmental protection
- Law No. 07/04-Law of Social Protection Bases
- Law No. 25/12-Law on the Protection and Integral Development of the Child
- Presidential Decree No. 195-11-Fire Safety in Buildings
- Law No. 13/01 – Basic Law of the Education System
- Law No. 21-B/92 – Basic Law of the National Health system

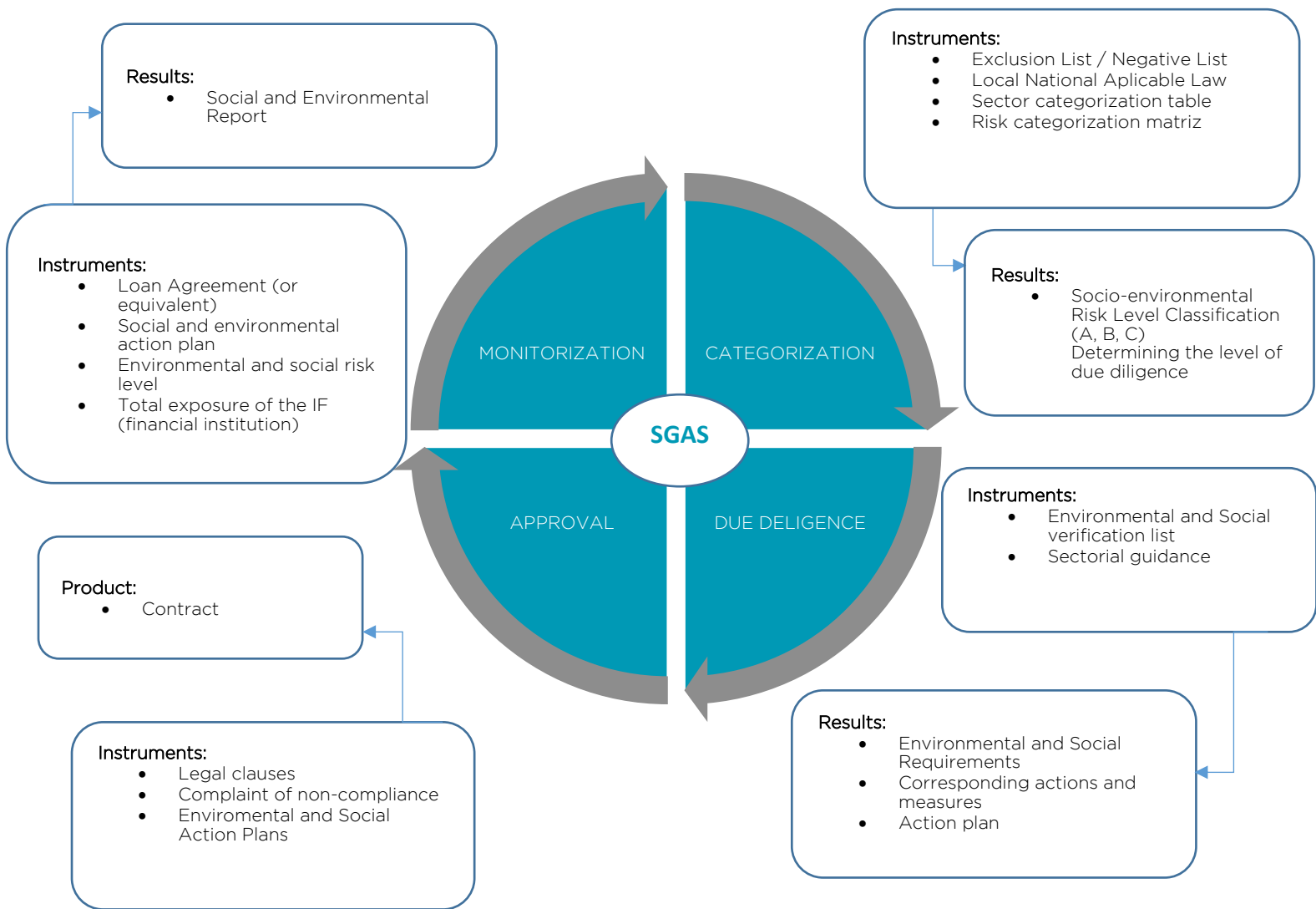
c) Follows the guidelines established in its Code of Ethics, its Policy of Prevention, Identification and Management of Conflicts of Interest.

ATLANTICO recognizes the existence of environmental and social risks, understands it as the possibility of the occurrence of losses arising from social and/or environmental damages, which are considered as a component of the various risk modalities to which organizations are exposed.

In the context of this policy, no activities and operations whose characteristics prevents the assessment and monitoring of environmental and social and social aspects are foreseen, for example, the ability to identify the exact purpose of the use of the resources of that operation.

In this context, in addition to the guidelines outlined in this policy, DMK-ESMS under the approval its Executive Director, may adopt additional voluntary measures that contributes to the strategy and to the satisfaction of the commitments adopted by the ATLANTICO, in relation to sustainable development, according to mission and responsibility.

TITLE V – ENVIRONMENTAL AND SOCIAL MANAGEMENT PROCESS FLOW



TITLE VI – TAKS AND RESPONSIBILITIES OF ORGANS WITH MAJOR IMPACT

Executive Commission	<p>Composed of 7 Executive Directors. These should:</p> <ul style="list-style-type: none"> • Evaluate, review and approve the policy of the Environmental and social and social management system; • Approve the action plan, ensure proper integration with the other policies prevailing in ATLANTICO.
ESMS Enhancement	<p>Composed of a member: Senior Technical coordinator of the enhancement of ESMS in the Bank, will have the following responsibilities:</p> <ul style="list-style-type: none"> • Advising the Executive Committee on the performance of its tasks related to the adoption of strategies, policies and measures aimed at the principles of sustainability, supporting the pillars: Social, environmental and economic; guide the elaboration and Documentation of environmental and social policies and strategies; • Assist the management of environmental and social risk in the execution of its procedures, as well as the dissemination of knowledge to all employees to adhere and compromise the current regulations in collaboration with human resources department and or specialized third party; • Advise on the performance of the assignments related to the adoption of strategies, policies and measures aimed at the dissemination of culture, mitigation of risks and compliance with applicable standards, before customers; • Periodically request reports on the allocation of environmental and social risks to ROF and other departments involved in the ESMS; • Record data regarding actual losses due to environmental and social damage; • Collaborate with all involved departments in the definition of the goals regarding the key aspects of the environmental and social performance of ATLANTICO; • Ensure with the DPS the terms of the protocol signed with specialized companies for the purpose of environmental and social impact study; • Implement actions necessary to control, report, monitor the Environmental and social risk;

	<ul style="list-style-type: none"> • Ensure that routines and procedures are performed in compliance with policy guidelines; Provide periodic reports of Environmental and social risk to the Executive Board; • Respond to the requirements of the regulatory institutions; • Assist in the development of mechanisms aiming to minimizing eventual losses due to indications of exposure to Environmental and social risk; • Ensure that the revisions to be made on an annual basis by DAU (Audit Department), successfully and with integrity.
<i>Risk Office (ROF)</i>	<p>Ensure the evaluation of environmental and social requirements in the analysis of the client, within the credit flow existing in the bank;</p> <ul style="list-style-type: none"> • Apply methodology to identify, evaluate and classify existing environmental and social risk in clients, respecting the principles of relevance and proportionality; • Categorize the environmental and social risks of projects developed by customers, depending on their sector of activity (see annex) and other variables considered as aggravating or mitigating the risk associated with the sector; • Evaluate the negative environmental and social impacts of and for the project in advance, including reputational risk; • Recommend additional actions necessary for the appropriate assessment and mitigation of environmental and social risks. In particular, the need to request a specialized evaluation (due diligence) to be carried out by a certified entity in projects categorized with high or medium risk; • Include socio-environmental information in the credit process and its documentation so that the committee can approve the implementation plan and any additional actions (example: disbursement in line with the fulfillment of planned actions) to guarantee the good socio-environmental performance of its clients
Human Resource Department	<ul style="list-style-type: none"> • Develop good practice procedures to boost the behavioral alignment of employees with the sustainability strategy, aiming to raise awareness about the importance of the theme, promoting the welfare of the collaborator, Health and Safety, the balance between professional and personal life, diversity and inclusion, promotion of development, open dialogue and

	<p>involvement with the community, thus completing the practices of social and environmental responsibility;</p> <ul style="list-style-type: none"> Disseminate the knowledge with the assistance of partners with domain in the material and subsidize the other areas for adherence and commitment of the regulations that aim at good management of environmental and social risk.
Audit Department (DAU)	<ul style="list-style-type: none"> Ensure the existence of an anonymous communication channel so that employees can safely express, any relevant aspects and or facts, such as: harassment (racial, sexual, gender, religious, anti-ethics behaviors, etc.). The channel must have a reliable circuit with a manager responsible for accompanying/forwarding the corresponding areas for the resolution of the themes. There should also be a statistical monitoring and registration platform, resolution and any action plans for resolution. Assess compliance with this Policy within the framework of its periodic evaluations, reporting to the governmental entities the results of such evaluation and any measures to improve its adequacy and effectiveness.
Credit Department (DCR)	<ul style="list-style-type: none"> Ensure that the risk assessment and environmental and social impacts of the projects/clients are incorporated into the analysis of the operation.
Business area and others with responsibility for monitoring investment projects	<ul style="list-style-type: none"> In the visits to the client, analyze the aspects related to the environmental and social risk identified in the project and the implementation of the mitigation measures recommended by the Bank and certified entities that have taken part of the risk assessment Initial; Identify possible additional environmental and social impacts (positive or negative) arising from the implementation of the project; Communicate to the SGAS team all deviations relevant to the initial recommendations or additional negative impacts identified in the visit.
Law Department	<ul style="list-style-type: none"> Ensure the existence of clauses relating to prerequisites and environmental and social commitments of suppliers in contracts;

	<ul style="list-style-type: none"> Ensure that all credit operations contracts have specific clauses regarding the debtor's commitment and obligatoriness to observe and strictly comply with environmental and social legislation, work, especially health and Occupational safety and lack of work analogous to slave or child.
Infrastructure and General Services Department (DPS)	<ul style="list-style-type: none"> Ensure in its procurement process the environmental and social risk assessment of suppliers; Ensure the terms of the protocol signed with specialized companies for the purpose of environmental and social impact study with support from the DMK where necessary.

TITLE VII – RISK CATEGORIZATION AND DUE DELIGENCE MODEL

All projects / clients shall be categorized according to the magnitude of their environmental and social risks and impacts (see table below):

Category	Impact/ Risk	Main Features	Diligencies
A	High	<p>Projects with significant risk potential and/or adverse environmental and social impacts that are multiple, irreversible, or unprecedented.</p> <p>Projects that the country, funding institution and/or the bank considers as a sensitive sector;</p> <p>Example: mining (coal, granite, marble, diamond, gold, etc.). Extraction of crude oil (crude), gas; Truffle Salt, etc. Collection, treatment and distribution of water, chemical industry, road construction, etc....</p>	<ul style="list-style-type: none"> Must comply with local legislation for the performance of its activities; Request the hiring of an independent certified expert to perform the due diligence. This assessment may be waived by the Bank if the customer has already performed it before and if available information is sufficient for risk analysis; Shall have an action plan to control and mitigate the relevant risks identified;

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B	Medium	<p>Projects with risk potential and/or limited adverse environmental and social impacts, in a small number, generally local, broadly reversible, and readily controllable by means of mitigation measures.</p> <p>Example (Medium, Medium/High): cement manufacturing; Livestock activities; food production and maintenance; Textile industry</p>	<ul style="list-style-type: none"> • Must conform to local legislation for the performance of its activities; • Completion of the environmental and social questionnaire; • Should present an action plan to control and mitigate the relevant risks identified; • Action plan initiatives should be monitored. • By evaluating the bank (estimated impacts and technical specificity), it may be necessary to hire an independent expert and certified for preparation of due diligence and monitoring of implementation.
C	Low	<p>Projects with risk potential and/or reversible environmental and social impacts, with minimal risks that do not directly affect my environment and easy mitigation/compensation.</p> <p>Example: infrastructure maintenance activities (electricity, plumbing, painting, etc...), manpower/ancillary projects/Customers (recruitment, accounting and finance, legal), rental, automobile leasing and machinery, physical security Personal and patrimonial, veterinary, hospitality, restoration, etc...)</p>	<ul style="list-style-type: none"> • Must comply with applicable local laws for the performance of their activities; • Do not require environmental and social assessment beyond the categorization

All credit applicants shall respond to the environmental and social questionnaire, which will serve as support for customer categorization analysis. However, the environmental and social questionnaire can be replaced by a sustainability report, when disclosed by the company.

TITLE VIII - IMPLEMENTATION PROCEDURE

An effective Environmental and social Management System (ESMS) is a dynamic and continuous process that requires the engagement of the Bank, its employees, suppliers, customers and local communities directly affected by the project and, where appropriate, by other stakeholders

The standard performance is applicable to all projects presenting the necessary structure for the entrepreneur to be able to identify, evaluate, mitigate and monitor the risks and environmental and social impacts of the project. It establishes the importance of integrated evaluation to identify environmental and social impacts and risks and project opportunities; effective engagement of the community through the dissemination of information related to the project and consultation with local communities on matters affecting them directly and by the client's management of environmental and social performance throughout the project life cycle.

The ESMS of ATLANTICO incorporates the following elements:

- Policy;
- Identification of risks and impacts;
- Management programs;
- Organizational capacity and competence;
- Emergency preparedness and response;
- Stakeholder engagement.

TITLE IX – MONITORIZATION MODEL



ATLANTICO, as a responsible financial entity, has the duty to periodically monitor the environmental and social impact of all customers with credits via follow-up visits, which result in the elaboration of reports with due recommendations for improvement where applicable.

The Bank also has the obligation to draw up and report on a set of information (reports), to the funding entities, with the periodicity agreed between the institutions (see annex).

The follow-up of the project, after approval of the credit, must ensure the obtaining and analysis of all information about the client, capable of endangering the reputation at the level of social and environmental aspects. This monitoring should take place at least on an annual basis.

When?	<ul style="list-style-type: none"> After Bank disbursement to Client
Who?	<ul style="list-style-type: none"> Team ESMS and third part partners
Documents	<ul style="list-style-type: none"> Completion of the ESMS questionnaire; Elaboration of a visit report.
Periodicity	<ul style="list-style-type: none"> Depends on the nature of the customer's activity. However, it should happen on an annual basis, unless there is any situation that requires change Customer monitoring takes place during the period of the credit period.

Suppliers

ATLANTICO seeks to work with suppliers who have good social, environmental and ethical conduct and that encourage the adoption of good practices within their companies, failing to reprove any practices that are not legally compliant. For this:

- a. Covers environmental and social criteria relating to corporate responsibility in the process of registration, homologation and qualification of suppliers;
- b. Covers in all contracts with suppliers, a clause that stimulate environmental and social obligations and adopt practices in accordance with existing regulations and good market practices, incorporating the theme in its own management.
- c. Includes monitoring all of its suppliers/service providers, through completion of the questionnaire (see annex) environmental and social and reinforcement of the commitment clause of environmental and social responsibility.

TITLE X – ANNEXES

List of Annexes:

- Exclusion list;
- Check-List (documents for credit dossier);
- Visit reports;
- Categorization Matrix;
- Questionnaires (customers/suppliers);
- Implementation Plan

ANALYSIS AND CATEGORIZATION

Upon receipt of a project funding application, the financial Institution guided by the Equator Principles, as part of its internal analysis and due diligence process, will categorize the projects/clients based on the magnitude of their risks and potential socio-environmental impacts. This analysis will be based on the socio-environmental categorization system.

Based on the categorization, ATLANTICO environmental and social management system will adapt its socio-environmental due diligence to the nature, scale and stage of the project, and at the level of its risks and socio-environmental impacts.

In the project analysis phase, the impacts on the physical, biotic and socioeconomic environment are evaluated through the analysis of the client documentation required by the competent Environmental Ministry, such as environmental impact studies, environmental plans, authorizations and authorizations issued. It is up to the environmental organ to define, according to the impact level of the project, which documents and requirements will be required. It is up to the ATLANTICO to monitor compliance with the conditions of the licenses issued, the action plan and/or the environmental control plan and the requirements of the Equator Principles. If the impacts and/or actions that can be adopted by the entrepreneur are identified and the environmental organ has not been required and/or analyzed by the Bank, a corrective action plan is established.

Once the contract is done, the project proceeds to periodic follow-up, in which the action plan is reassessed, and the impacts/risks are remediated. If the customer/project fully complies with its social or environmental obligations or, if new impacts are identified associated with the project, new items are incorporated into the action plan, technical visits, audits and alignment meetings are undertaken to ensure the client's socio-environmental compliance and the ATLANTICO's commitment.

It is important to mention that the process of a project is only finalized when the identification, classification and mitigation of socio-environmental risk is assessed and incorporated in the analysis of the client/project. This implies that the analysis of due diligence, with the environmental and social management system (EMSM) of the client and proposed action plan impacts the evaluation of the client/project and is taken into consideration for approval.

Projects environmental risk categorization process

All projects are categorized based on the magnitude of their socio-environmental risks and impacts, based on the categorization system developed as follows:

Category	Impact/ Risk	Main Characteristics	Requirements
A	High	Projects with significant risk potential and/or adverse socio-environmental impacts that are multiple, irreversible or unprecedented;	<ul style="list-style-type: none"> • Must comply with local law for the performance of its activities; • Request the hiring of an independent expert and

		<p>Projects that the country, funding institution and/or the bank considers as a sensitive sector;</p> <p>EX: Industrial activities that produce highly harmful waste to air, forests, rivers, human being. Erroneous disposal of waste from the various activities that jeopardize the welfare of the environment. Mining activities that can cause contamination to rivers, with consequence to living beings in rivers and humans.</p>	<p>certified for preparation of due diligence. This assessment may be waited by the bank if the customer has already done so before and if the available elements are sufficient for risk analysis;</p> <ul style="list-style-type: none"> • Should present an action plan to control and mitigate the relevant risks identified; • In the context of monitoring, the bank will decide (through the estimated impacts and technical specificity) the need for it to be carried out by an independent and certified expert.
B	Medium	<p>Projects with risk potential and/or limited adverse socio-environmental impacts, in a small number, generally local, broadly reversible and readily controllable through mitigating measures.</p> <p>Ex: (Medium, Medium/High): cement manufacturing; Livestock activities; Production and food handling; Textile industry</p>	<ul style="list-style-type: none"> • Must comply with local law for the performance of its activities; • Completion of the socio-environmental questionnaire; • Should present an action plan to control and mitigate the relevant risks identified; • Action plan actions should be monitored.
C	Low	<p>Projects with risk potential and/or reversible socio-environmental impacts, with minimal risks or easy mitigation/compensation.</p>	<ul style="list-style-type: none"> • Must comply with applicable local laws for the performance of their activities;

		Ex: Infrastructure maintenance activities (electricity, plumbing, painting, etc...), manpower/ancillary projects/Customers (recruitment, accounting and finance, legal), rental, automobile leasing and machinery, physical security Personal and patrimonial, veterinary, hospitality, restoration, etc...)	<ul style="list-style-type: none"> Do not require socio-environmental assessment beyond the categorization
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Several factors influence the characterization of a project, including scale, location, sensitivity and magnitude of its impacts, and may vary according to its specific characteristics.

The socio-environmental analysis is carried out according to the Equator Principles, and safety directives of the state regulators.

By identifying the need for due diligence to confirm the characterization of the project and/or to remedy any doubts about certain impacts, the ATLANTICO asks the client to hire an independent audit firm. The audit contracting process is approved by the bank,

- Category A

Projects with potential risk and/or significant adverse socio-environmental impacts that are multiple, irreversible or unpublished are categorized as "high risk". In these projects it is necessary that the client contracts an independent socio-environmental auditor to elaborate due diligence and periodic socio-environmental monitoring.

After evaluating the due diligence and based on the technical analysis of the socio-environmental area, the periodicity of socio-environmental monitoring is defined. The follow-up should cover at least the entire construction period. After the completion of the works, the project is reassessed and, if the impacts in the operation phase remain/remains high impact, the monitoring continues, and its periodicity is re-evaluated.

- Category B

Projects with limited risk potential and/or limited social and environmental impacts, usually local, possibly reversible and controllable by means of mitigation measures are classified as "average risk ". For these projects, when it is identified that some impacts/risks deserve more attention, it may be requested to hire an audit firm to prepare due diligence, as well as category A.

After the validation of due diligence, it is identified whether the pre-project needs periodic follow-up by independent auditors and, in these cases, follows the same rite of high impact projects.

If the project does not require monitoring by independent auditors, it is up to the entrepreneur to provide follow-up reports on the works/operations at intervals defined by the bank, which may, if they identify any inconformity and/or risk Request the hiring of an independent audit firm to accompany the project.

- Category C

Projects categorized as "C" Low risk/impact have reversible socio-environmental impacts, with minimal risks or easy mitigation/compensation. In these cases, in addition to the client's socio-environmental documentation, as evidence of regularity with the environmental organ, it is necessary to prove that the client has a system of socio-environmental risk management and presentation of an action plan to respect the Licensing conditions and environmental plans required by the environmental Agency and/or other bodies involved.

FI EXCLUSION LIST

All financial intermediaries (FIs) must apply the following exclusions:

- Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone depleting substances, PCB's, wildlife, or products regulated under CITES.
- Production or trade in weapons and munitions¹
- Production or trade in alcoholic beverages (excluding beer and wine)¹
- Production or trade in tobacco¹.
- Gambling, casinos and equivalent enterprises¹.

¹This does not apply to project sponsors who are not substantially involved in these activities. "Not substantially involved" means that the activity concerned is ancillary to a project sponsor's primary operations.

- Production or trade in radioactive materials. This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where IFC considers the radioactive source to be trivial and/or adequately shielded.
- Production or trade in unbonded asbestos fibers. This does not apply to purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%.
- Drift net fishing in the marine environment using nets more than 2.5 km. in length.
- Production or activities involving harmful or exploitative forms of forced labor²/harmful child labor³.
- Commercial logging operations for use in primary tropical moist forest.
- Production or trade in wood or other forestry products other than from sustainably managed forests.

² Forced labor means all work or service, not voluntarily performed, that is extracted from an individual under threat of force or penalty.

³ Harmful child labor means the employment of children that is economically exploitive, or is likely to be hazardous to, or to interfere with, the child's education, or to be harmful to the child's health, or physical, mental, spiritual, moral, or social development.

TITLE XI – FINAL CONSIDERATIONS

- ATLANTICO promotes the creation of services and products that favor financial inclusion and that brings social principles, as well as support to institutions and initiatives that enable an improvement in the quality of life in the segments of the most deprived society.
- ATLANTICO also recognizes the importance of the challenges launched by the United Nations (UN) in six (6) priority areas, namely: water scarcity, climate change, habitat changes, loss of biodiversity and invasive species, excessive exploitation of the oceans and nutrient overload as a way to ensure the continuity of ecosystems and thus the economic activities and social welfare of communities that they depend directly or indirectly.
- In line with these assumptions and based on the policy described in this document, ATLANTICO assumes the commitment to develop its activities, considering the aspects of environmental and social responsibility and the best practices in its management.

Banco Millennium Atlântico

