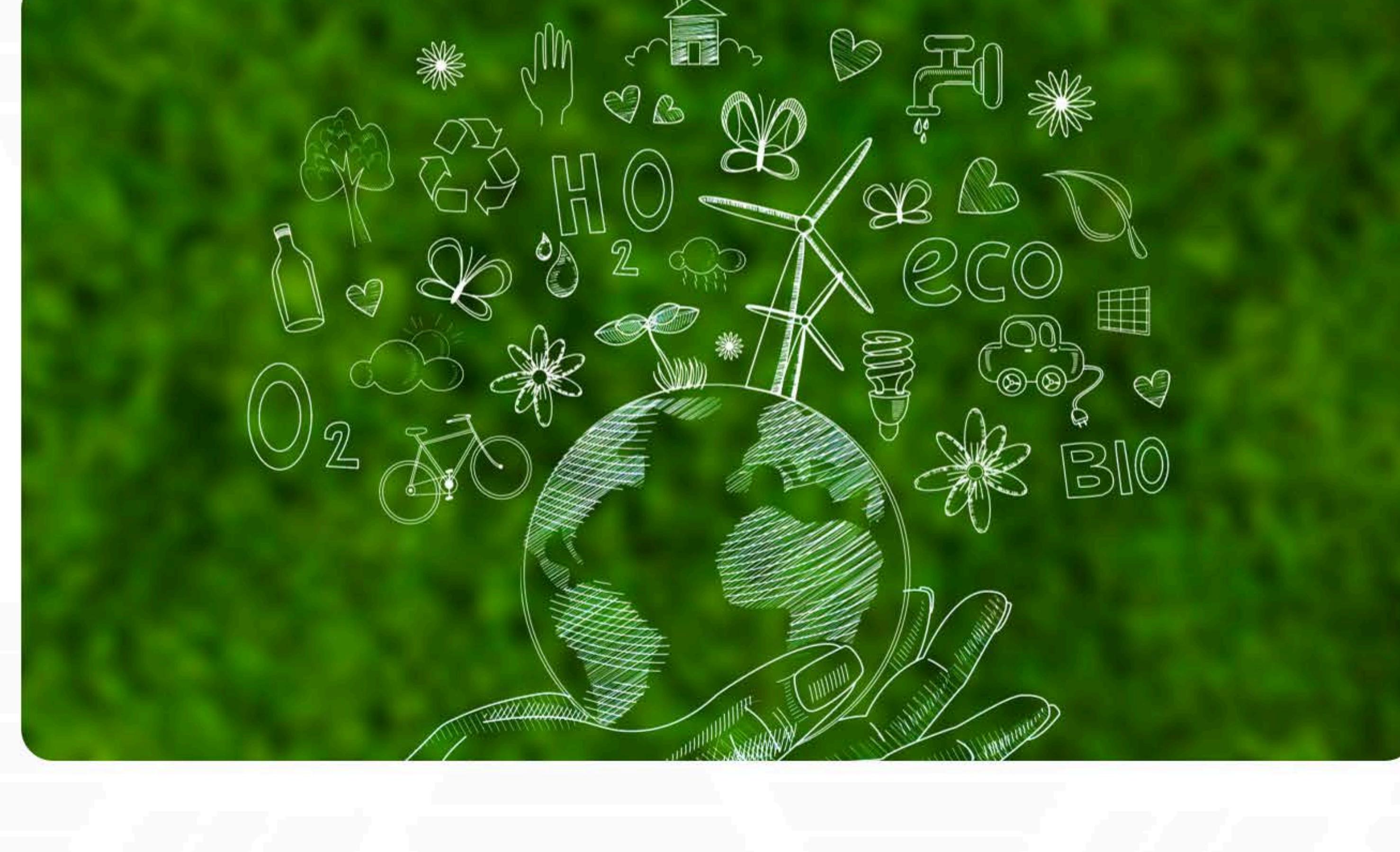




PROVIDUSBANK

PROVIDUSBANK SUSTAINABILITY E-BULLETIN

EDITION 1 – 2025



Welcome to the first edition of the PROVIDUSBANK Sustainability E-Bulletin! We're excited to share this roundup, spotlighting our bold sustainability efforts—from impactful community initiatives to greener operations—as we build a more responsible and future-ready Providus.

In This Edition

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- Employee Volunteering
- Governance & Ethics
- Green Tips
- Industry Trends & Global ESG News
- Environmental Initiatives
- Webinars & Workshops
- Awareness Campaigns
- Upcoming Events

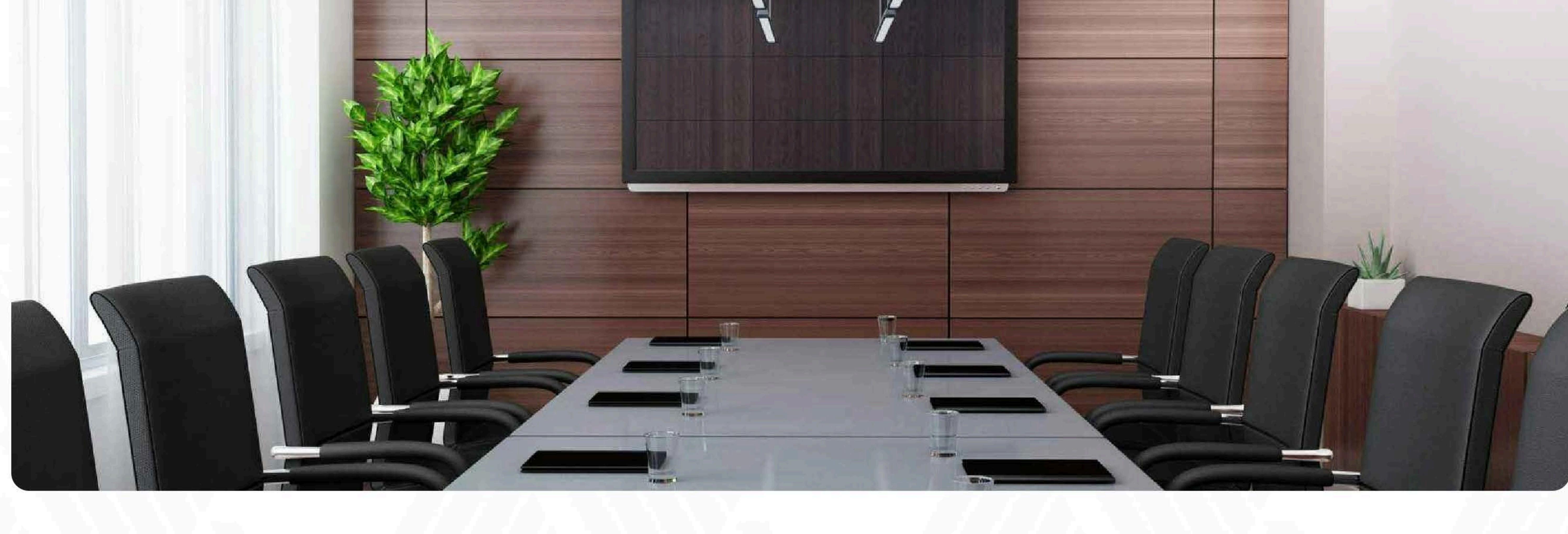
Milestones

• February 2025 - Executive ESG Endorsement

We proudly secured full management buy-in for ESG principles, affirming our commitment to sustainable banking that balances profit with purpose.

• April 2025 - Sustainability Committee Charter

We officially launched our Sustainability Committee to drive accountability, align with global ESG goals, and report directly to the Board solidifying our future-forward sustainability roadmap. **Departments** - Risk, Brands and Corporate Communication, Branch Development, Regal, Sustainability and Corporate Social Responsibility, Digital Banking, Strategy and Business Development, Human Resources, Admin and Operational Support, Internal Control, and Legal



Strategic Partnerships

Throughout the year, we've collaborated with a diverse range of partners to advance sustainability, health, and innovation.



February: Cancer Talk in Schools – In partnership with Novo Health Africa



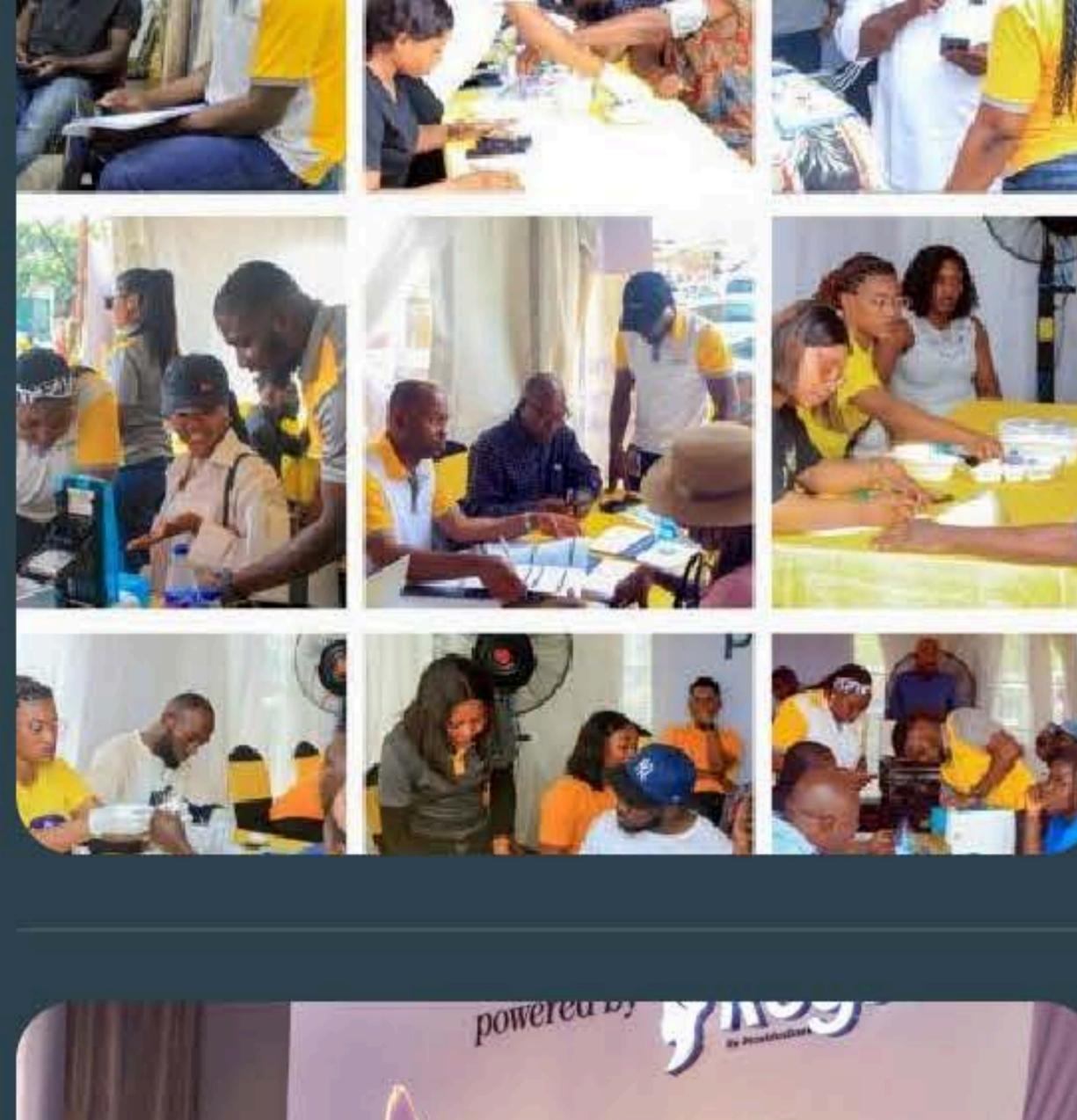
May: Sponsored the “Swing Against Cancer” fundraiser with Foundation for Cancer Care



March: 500 trees planted in Ado-Odo Otta with Rotary Club



June: Sponsored WIMBIZ’s 3rd London Conference – Theme: “The Power of Us”



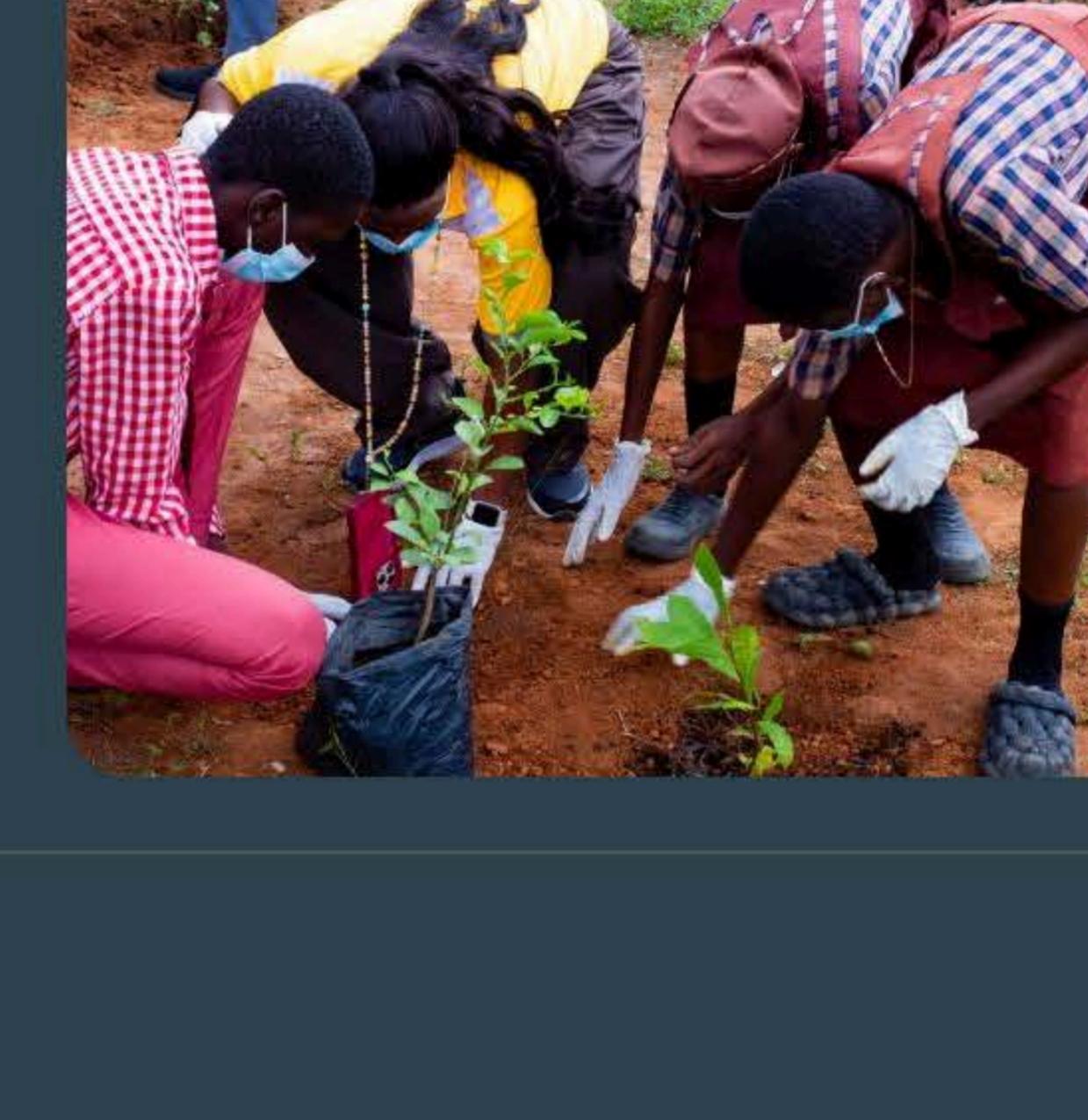
March: Market Storm & Health Check with Leadway Health Insurance



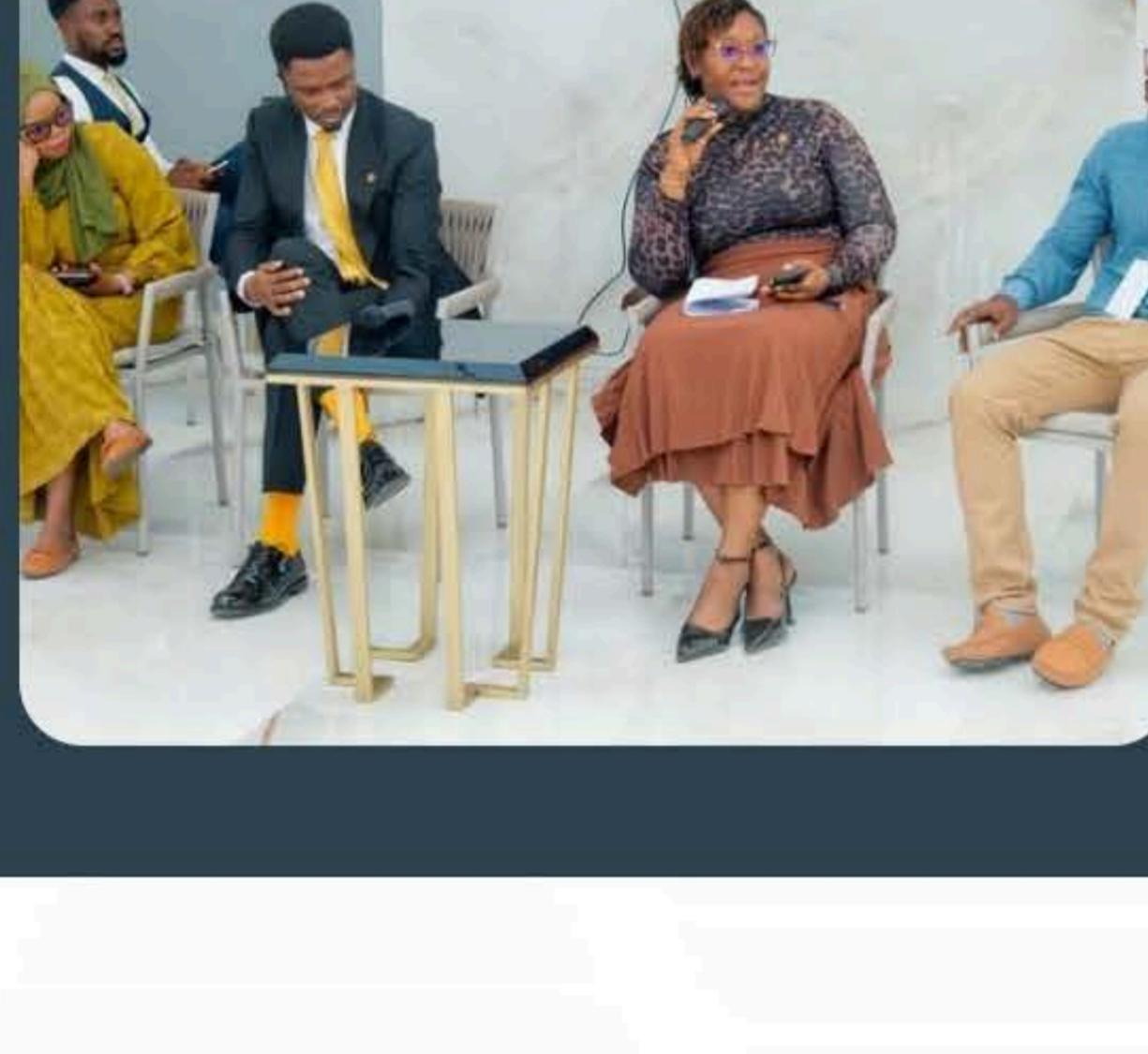
June: Hosted the ‘Walk for Mother Earth’ on sustainability & recycling In partnership with African Cleanup Initiative



March: Regal Herconomy Conference – Empowering women in finance



March-June: Tree Planting Drive with Africa Cleanup Initiative – 1,500 trees across Lagos, Ogun, Abuja



March: Knowledge-sharing event with We Elevate Africa on tech and trade innovation



Social Responsibility

Promoting Financial Inclusion & Entrepreneurial Growth

- April:** 5th Cohort of the Providus SME Program with Enterprise Development Centre – Empowering business owners with strategic skills
- April:** Launch of SheThrives – In partnership with UN Women & EDC to support female entrepreneurs
- May:** Global Money Week with Junior Achievement Nigeria – Reached 7 schools in 6 states
- June:** Partnership with Afrione – Supporting SME onboarding and digital access to funds

Employee Volunteering

Our staff continue to show commitment by volunteering in impactful programs:

- Financial Literacy Day:** In partnership with Junior Achievement Nigeria, we educated students across 7 schools in 6 states on the importance of financial awareness, helping them build the knowledge and habits needed for lifelong financial well-being.
- Cancer Walk:** Raised awareness for breast cancer
- Cancer Talk:** Partnered with Novo Health Africa. We extended the awareness of cancer to secondary schools to promote education and equality, ultimately contributing to a healthier and more informed society
- Tree Planting:** We partnered with the African Clean-up Initiative for our Tree Planting initiative different schools across 3 states
- Sustainability Walk:** We organized a walk to raise awareness about environmental conservation, recycling, and sustainable living, encouraging participants to take actionable steps toward a greener future.



Cancer Walk



Tree Planting



We align with emerging global ESG

including the IFRS Sustainability Disclosure Standards introduced by the ISSB. The

standards enable more transparent, comparable sustainability reporting across sectors which are vital for directing capital to resilient, low-carbon businesses.



Green Tips for Staff

- Unplug chargers when not in use
- Switch off lights when you leave the room
- Properly turn off taps to conserve water.
- Use less paper whenever possible



- Providus Eco-Card: Nigeria's

Card. Nigeria's first eco-friendly contactless debit card.

News Highlights

Management

- **June 9, 2025:** The EU commits €1 billion green bond
- **June 9, 2025:** The EU commits €1 billion to global marine sustainability via the EU Pact for the Oceans

Investors now have a say

The image shows a dark blue header bar at the top of a page. In the top-left corner, the text "defining future-ready companies." is written in a white, sans-serif font. The rest of the header bar is solid dark blue.

1. **What is the primary purpose of the study?** (1 point)

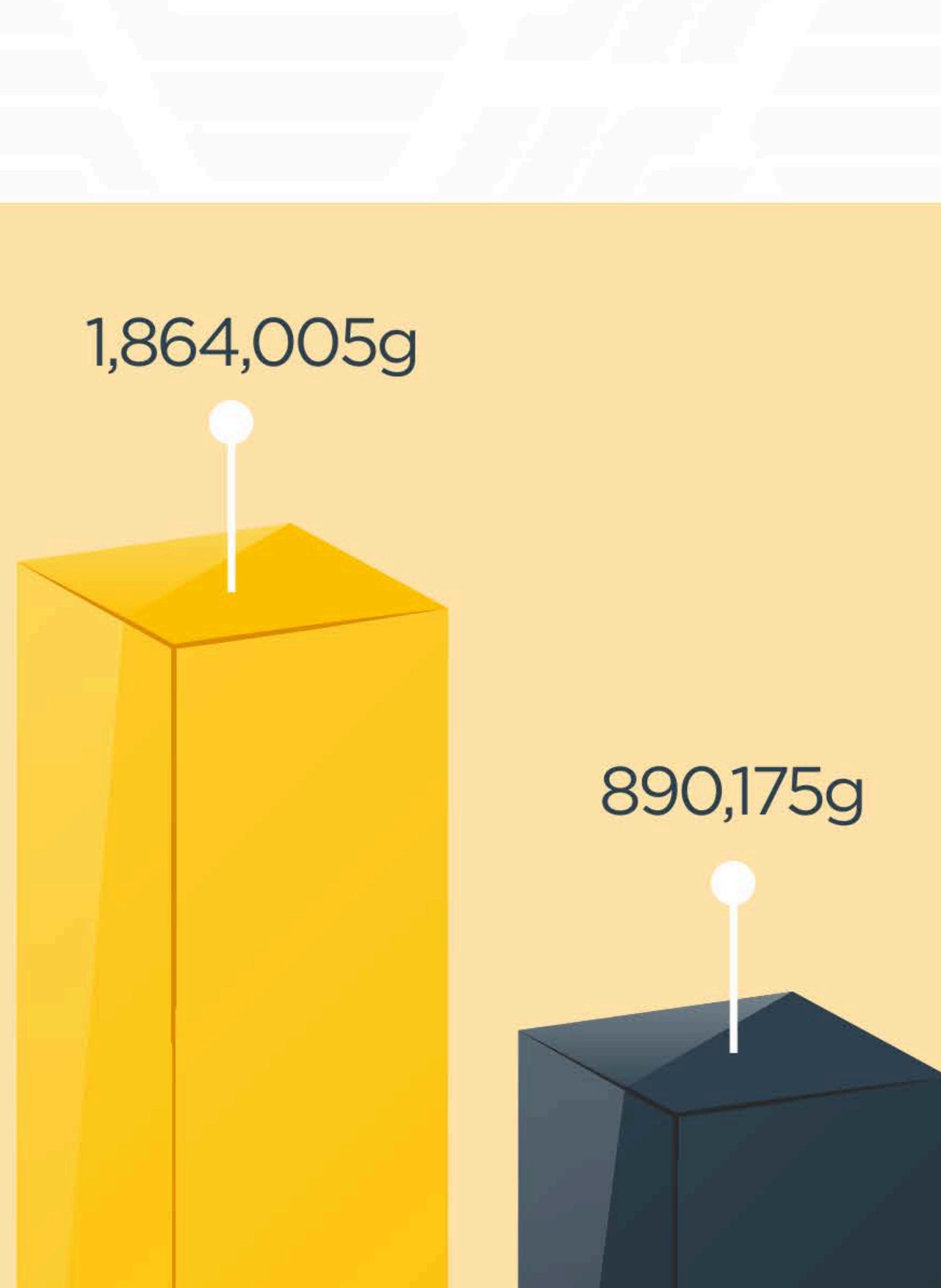
Environmental Initiatives

Reducing Our Carbon Footprint

We've made significant progress in

reducing paper usage and CO2 emissions

1,864,005g
2025 Paper Usage CO2 Emissions:
890,175g



External Awards:



- **May 2025:**
Recognized by Development Bank of Nigeria for highest disbursement to livestock value chain



- **June 2025:**
Received the Environmental Sustainability Award from Africa Cleanup Initiative

Webinars & Workshops

- **April: Regal Webinar** - “The Link Between Financial Stability, Health & Caregiving” - Explored intersections between money, health, and support systems
- **Upholding Ethical Banking Standards**
In March, our executive management completed comprehensive training by the **Central Bank of Nigeria** covering:

Anti-Money Laundering (AML) Combating the Financing of Terrorism (CFT) Counter-Proliferation Financing (CPF)

Regal

The Link Between Financial Stability, Health and Caregiving

SPEAKERS

Blessing Adegbola
Inspector and DPO of Five One One in Arewa Sector, Kaduna State, Nigeria

Dr. Simisola Alabi
Personnel & Governance Lead, Global Financial Services

Nnoka Ogbonna
Moderator

Awareness Campaigns

- **June: World Environment Day** - Awareness installations and boxes highlighting the need to end plastic pollution
- **Paper Reduction** - Awareness materials and digital prompts were deployed across offices to encourage reduced printing and promote paperless practices as part of our commitment to lowering carbon emissions.



PROVIDUSBANK

Less Paper, More Profit

Automation isn't just smart—it's sustainable. By switching to digital processes, we reduce our paper usage and protect the forests that protect our climate. Every automated workflow is a small act of conservation.

Make your operations greener with automation.

Upcoming Event

- **KPMG sustainability training**
- **Fitness Day**
- **Employee Volunteer Day**
- **Sustainability Week**

Thank you for reading the first edition of our Sustainability Bulletin. At PROVIDUSBANK, sustainability is a future-forward commitment. We're not just adapting to change; we're driving it.

For us, building a better tomorrow starts with the actions we take today