




# Further embedding ESG to build a more responsible bank



## Environmental: supporting the green transition


**USD 1.9 bn**  
Of renewable projects financed by the Project Finance team

100% of energy from renewable sources by 2025

Carbon neutral in 2020 in our operations

Founding member of Net Zero Banking Alliance convened by the UN. Aligned to Paris Agreement (2030); Net Zero (2050)

**98% single-use plastic free**



## Social: building a more inclusive society

**Talented & diverse team**  
**21%** women in senior leadership positions

**Financially empowering people**  
**>271 k** people since 2019

**Supporting society**  
**>71 k** people helped in 2020  
**USD 16.2 mn** In charitable commitments  
**USD 329 mn** invested in affordable housing projects



## Governance: doing business the right way

**A strong culture**  
Simple, Personal, Fair  
Risk Culture focused on consumer protection, cyber awareness, privacy

**Diversity, Equity, Inclusion Framework**

**Governance embedded to deliver on ESG**