

Further embedding ESG to build a more responsible bank



Environmental: supporting the green transition

USD 700 mn
share of auto portfolio in plug-in hybrid vehicles

Carbon neutral
in own operations

USD 1.9 bn
renewable projects financed

100%
single-use plastics free

48%
electricity from renewable sources



Social: building a more inclusive society

USD 501 mn
invested in affordable housing

USD 18.6 mn
in charitable commitments

>180
entrepreneurs participated in Cultivate Small Business program¹

c. 440 k
financially empowered people 2019-2021

24%
women in senior positions



Governance: doing business the right way

Risk Culture
focuses on consumer protection, cyber awareness, privacy

Diversity, Equity and Inclusion
framework

~58%
independent directors

16.7%
women on Board