



Environmental: supporting the green transition

\$1.9bn
renewable
projects financed

**Carbon
neutral**
in operations

\$1.24bn
share of auto portfolio in plug-in
hybrid vehicles through 2022

100%
single-use plastics free



Social: building a more inclusive society

\$501mn
invested in
affordable housing
in 2021

\$14.1bn
Invested through
the Inclusive
Communities Plan¹

>270
entrepreneurs
participated in Cultivate
Small Business program²

>497k
financially
empowered people
2019-H1'22

c.24%
women in
senior positions
in Jun-22



Governance: doing business the right way

Risk Culture
focuses on consumer protection,
cyber awareness, privacy

**Diversity, Equity
and Inclusion**
framework

58%
independent
directors

c.17%
women on
the board