





Our commitment is action-oriented, therefore we have organised our activities based on 4 pillars

The main goals of the ESG Strategy⁽¹⁾ are:

	Institution	Customers	Investors	Society
E <i>Environmental</i>	<ul style="list-style-type: none"> • Be neutral in GHG emissions and continue reducing our own consumption • Continue to move forward with diversity, gender equality and talent promotion • Incorporate the ESG⁽¹⁾ criteria in governance and participate in the most relevant partnerships 	<ul style="list-style-type: none"> • Map out the decarbonisation pathway of our portfolio by mitigating climate risk • Support customers in the transition, by educating, providing funding and analysing their awareness of ESG⁽¹⁾ challenges and their ability to commit to them • Establish sectoral standards that restrict controversial activities and introduce new ESG⁽¹⁾ rules that ensure that the customer's situation is aligned with the regulatory environment 	<ul style="list-style-type: none"> • Increase the range of ESG⁽¹⁾ savings and investment products: <ul style="list-style-type: none"> • Our own • Third parties 	<ul style="list-style-type: none"> • Improve financial education and training • Move forward with financial inclusion • Safeguard the privacy and security of personal data and transaction data
S <i>Social</i>				
G <i>Governance</i>				
	 Progress as a Sustainable Institution	 Support customers in the transition to a sustainable economy	 Offer investment opportunities that contribute to sustainability	 Work together for a sustainable and cohesive society

(1) Environmental, Social and Governance