

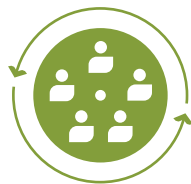


OUR ESG GOALS

We have set ambitious ESG targets for all areas of our business as part of our strategic plan, including a strong commitment to constantly increase our social impact and support for the transformation of communities. Our

success as a global sustainability leader is a result of this commitment and requires us to set challenging targets against which our performance must continuously be monitored.

OUR ESG GOALS AND TARGETS



€57.7bn

FY22 Actual
(managerial)

€150bn

2022-24 Target

ENVIRONMENTAL LENDING ^A

Energy efficiency and ESG linked lending as key growth drivers in FY22

ESG INVESTMENT PRODUCTS ^B

Positive performance vs target with ESG
Penetration rate at c.46%

SUSTAINABLE BONDS ^C

Volumes recovery in 2H22 despite general
ESG market issuance slow down

SOCIAL LENDING ^A

Lending for High Impact and Disadvantaged
Areas as key growth drivers in FY22

€11.4bn

€25bn

New Production

€28.7bn

€65bn

AuM stock conversion towards ESG investments

€12.8bn



€50bn

DCM Origination

€4.8bn

€10bn

New Production

 FY22 Actual
(managerial)
 2022-24 Target

^A Including ESG-linked lending.

^B Based on Art. 8 and 9 SFDR regulation.

^C All regions, including sustainability linked bonds.