

# **I&M BANK'S**

## **COMMITMENT TO ESG AND SUSTAINABILITY**

## Introduction

At I&M Bank (Rwanda) Plc, we believe that sustainable growth and responsible business practices are key to long-term success. As part of our commitment to Environmental, Social, and Governance (ESG) principles, we are dedicated to integrating sustainability across all aspects of our operations. By embedding ESG factors into our strategy, policies, and decision-making processes, we aim to create lasting value for our customers, employees, investors, and the communities we serve.



## Environmental Responsibility: Leading the changes in Sustainability

I&M Bank is committed to protecting the environment and promoting sustainable practices that reduce our carbon footprint. We understand that climate change is one of the most pressing global challenges, and we recognize the role that financial institutions play in driving positive environmental change.



## Our environmental strategy focuses on:

### Sustainable Financing

We prioritize financing projects that contribute to environmental conservation, renewable energy, and the transition to a low-carbon economy. By supporting green initiatives and sustainable businesses, we help drive economic growth that does not come at the expense of the planet.

### Energy Efficiency and Resource Conservation

Within our operations, we continually strive to reduce energy consumption, optimize the use of resources, and minimize waste. Our goal is to operate with maximum efficiency, adopting green technologies and practices to reduce our environmental impact.

### Environmental Risk Management

We assess and manage environmental risks in the projects and clients we finance, ensuring that we support businesses that adhere to environmental standards and regulations.

## Social Impact: Empowering Communities and Promoting Inclusion

At I&M Bank, we are committed to fostering social well-being and contributing to the development of inclusive and resilient communities. We focus on ensuring that our business practices create a positive social impact and align with the needs of the communities we serve.



## Our social responsibility efforts include:

### Financial Inclusion

We are dedicated to improving access to financial services for underserved populations, including smallholder farmers, women, and low-income groups. Through tailored products and services, we aim to help our customers build financial security and improve their livelihoods.

### Community Investment

We support initiatives that promote education, healthcare, and poverty alleviation. By partnering with local organizations and stakeholders, we work to address the most pressing social challenges in the communities where we operate.

### Diversity and Inclusion

We strive to build an inclusive workplace where employees from diverse backgrounds feel valued and empowered. Our commitment to diversity extends to our customer base, ensuring that our services meet the needs of people from all walks of life.

### Employee Well-being

We prioritize the health, safety, and development of our employees, fostering a workplace culture that promotes growth, respect, and work-life balance.

## Good Governance: Upholding the Highest Standards of Integrity

Effective governance is the foundation of our ESG strategy. At I&M Bank Rwanda (Plc), we are committed to transparency, accountability, and ethical business practices. Our strong governance framework ensures that we operate with integrity in all areas of our business.



### Key aspects of our governance approach include:

#### Ethical Business Practices

We uphold the highest ethical standards in all of our dealings, from internal operations to client interactions. We adhere to strict compliance with laws and regulations, ensuring that our business practices reflect fairness, transparency, and honesty.

## Risk Management

We implement robust risks and opportunities management processes to ensure that we assess and mitigate ESG risks and prioritize the opportunities in our operations and lending activities. This helps us manage potential financial, reputational, and operational risks, ensuring long-term sustainability.

## Stakeholder Engagement

We engage with a wide range of stakeholders, including customers, investors, regulators, and community groups, to ensure that their concerns are considered in our decision-making processes. By maintaining open communication and collaboration, we strengthen our relationships and enhance our social license to operate.

## Supporting Global Sustainability Goals

At I&M Bank, we align our ESG initiatives with the United Nations Sustainable Development Goals (SDGs) to ensure that our efforts contribute to global sustainability. By integrating these goals into our business strategy, we strive to make a meaningful contribution to areas such as climate action, poverty reduction, quality education, gender equality, and sustainable economic growth.



## Looking Ahead: A Commitment to Continuous Improvement

Our commitment to ESG and sustainability is not static but an evolving journey. We continuously assess our policies, practices, and performance to ensure that we are driving positive change and creating value for our stakeholders. As we look to the future, we remain dedicated to finding innovative ways to integrate sustainability into every aspect of our business and contribute to a better world for generations to come.





## Conclusion

At I&M Bank, we recognize the critical role that ESG and sustainability play in shaping a prosperous future. We are committed to aligning our strategies and operations with these principles to foster positive environmental, social, and governance outcomes. Through responsible banking, we aim to support sustainable development, enhance community well-being, and create long-term value for all our stakeholders.