

I&M Group Environmental & Social Risk Policy

Overview

At I&M Group, we are committed to responsible and sustainable banking. Our Environmental & Social Risk (ESR) Policy ensures that environmental and social considerations are fully integrated into our decision-making processes, aligning with both local regulations and international best practices.

Our Commitment:

- We prioritize sustainable growth by embedding environmental and social risk assessments into all transactions.
- We adhere to national environmental laws and international frameworks, including the IFC Performance Standards, Equator Principles, and the Paris Agreement.
- We work exclusively with clients and partners who demonstrate a commitment to environmental stewardship and social responsibility.

Key Focus Areas:

- Financing the transition to a low-carbon economy while identifying and mitigating climate-related risks.
- Rigorous environmental and social assessments for all non-retail lending and investment decisions.
- Maintaining transparent communication with clients, regulators, and communities to promote shared sustainability goals.

Governance & Accountability:

- Oversight by the Board of Directors and Senior Management to ensure full integration of E&S risks into the Group strategic framework.
- Dedicated Environmental & Social Risk Managers to monitor compliance, provide expertise, and support sustainable business practices.

Through our ESR Policy, I&M Group continues to promote sustainable development, safeguard environmental resources, and contribute positively to the communities we serve.