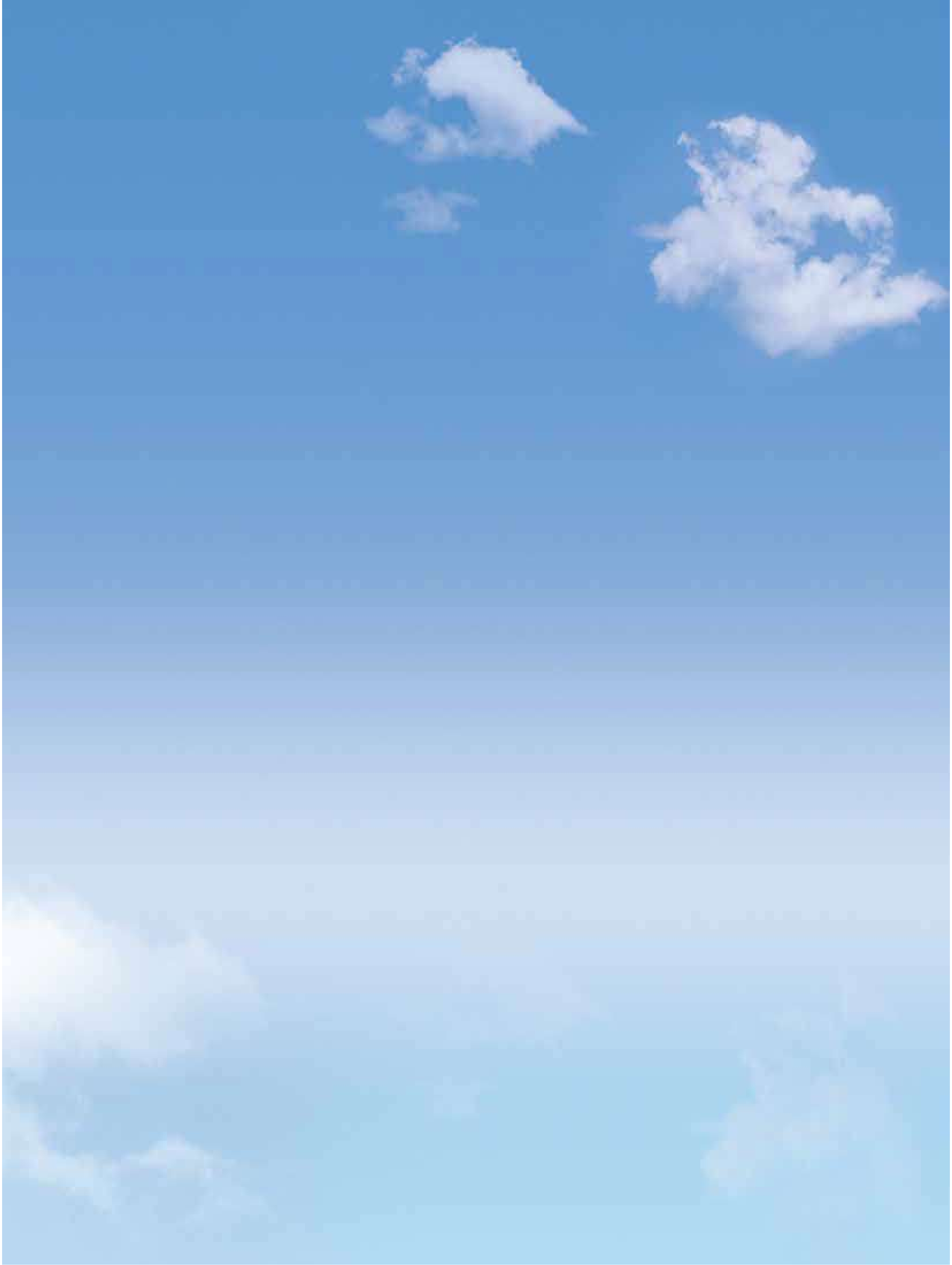
Any time
Anywhere

sustainability report



OVERVIEW

Dutch-Bangla Bank is committed to building a more sustainable bank, a progressively responsible company and conducting business in an increasingly sustainable way. In the process to improving sustainability, impacts of our long-term and short-term decisions are adequately considered in our business decisions. We feel proud that our largest digital banking platform in the country including Branches, Sub-branches, ATMs and Fast Tracks, NexusPay, Debit and Credit Cards, our mobile banking & agent banking operations underpinning widespread financial inclusions and our CSR programs including the largest private sector scholarship programs are showing the difference we are creating for our clients and communities in general.

Dutch- Banlga Bank continues to uphold its core values and pursue its vision of dreaming a Bangladesh where " science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living ".

We have been conveying to our customers since inception in 1996 that we are "Your Trusted Partner".

We are committed to providing fair & transparent banking experience to our customers in strengthening confidence of customers and other stakeholders of the bank on a sustainable basis.

We are ensuring our contribution to the economic development of the country by providing loans in the productive & priority sectors particularly in SMEs extending financial inclusion and inclusive growth.

As an environmentally responsible bank, Dutch- Banlga Bank complies with environmental standard while financing industrial projects. Projects with likely adverse impact on environment are strongly discouraged by Dutch- Banlga Bank. Dutch- Banlga Bank has been pioneer in our banking industry that cares for the society. It has been operating the largest private sector Social Cause programs in our banking sector. It has been intensifying its resources and efforts on a continuous basis to reach the distressed & needy people of the society in order to bring smile on their faces and to improve their health and educational standard and overall quality of life.

Economic Value Added (EVA) Statement

Economic Value Addition by Dutch-Bangla Bank

Economic value added (EVA) is a key performance indicator to measure profitability of a Bank as compared to cost of equity capital. It indicates how much excess value has been created by the Bank for its shareholders after deducting the minimum rate of return required by the shareholders i.e. cost of equity. Dutch-Bangla Bank has been consistently able to deliver higher EVA to its shareholders:

Taka in Million

Particulars	Period (For the year ended 31 December)				
	2025	**2024**	**2023**	**2022**	**2021**
Invested fund by the shareholders					
Shareholders' equity	60,070	51,608	48,173	41,639	36,966
Add: Provision for loans and off-balance sheet exposures	35,016	26,254	17,054	15,086	12,031
Add: Deferred tax provision (net)	(5,983)	(5,743)	(1,680)	(177)	611
Total invested fund by the shareholders	**89,103**	**72,119**	**63,547**	**56,547**	**49,608**
Average invested fund by the shareholders [A]	**80,611**	**67,833**	**60,047**	**53,078**	**46,171**
Earnings for the year					
Profit before taxation	15,912	5,369	11,450	8,867	8,133
Add: Provision for loans and off-balance Sheet exposures and other provisions	10,235	16,993	3,086	3,496	3,475
Less: Loan written-off	359	6,744	1,293	(22)	179
Less: Cash taxes paid	6,504	4,697	4,944	3,993	3,835
Earning for the year [B]	**19,284**	**10,921**	**8,298**	**8,392**	**7,593**
Cost of equity (On the basis of the weighted average annual yield of 364-day treasury bills plus 2% risk premium) **[C]**	13.0%	13.8%	11.6%	7.5%	7.0%
Cost of average equity [D= A X C]	**10,459**	**9,327**	**6,935**	**3,978**	**3,253**
Economic value added [B – D]	**8,825**	**1,594**	**1,363**	**4,414**	**4,340**

Market Value Added (MVA) Statement

Market Value Added (MVA) is the difference between the total market value (Based on the price quoted in the main bourse of the country) of equity and the total book value of equity of the Bank as at the reporting date. The higher MVA means that the market is confident in sustainable and progressive business & profit growth and cash flows of the Bank. The following table shows that Dutch-Bangla Bank has been able to earn confidence of the shareholders & market in its ability to deliver higher value to the shareholders in future years:

Taka in Million

Particulars	Period (For the year ended 31 December)				
	2025	**2024**	**2023**	**2022**	**2021**
Total market value of the equity	37,218	42,095	44,203	43,554	49,398
Less: Total book value of the equity	60,070	51,608	48,173	41,639	36,966
Market value added	**(22,852)**	**(9,513)**	**(3,970)**	**1,915**	**12,432**

Contribution to the national exchequer

Dutch-Bangla Bank made significant contribution to the government in boosting its revenue collection. As per the prevailing law of the country, the Bank being a corporate citizen pays tax and VAT on its own income. Besides, the Bank deducts income tax, VAT and excise duty at source from clients, depositors and suppliers, and deposits the same to the national exchequer. During the year 2025, the Bank contributed Taka 13,942 million to national exchequer as compared to Taka 12,853 million in the previous year.

Amount in Million

Particulars	2025	2024
Income Tax		
Corporate Income tax	4,500	4,680
Tax Deducted at Source from others	4,878	4,254
Tax Deducted at Source from employees	278	231
Tax Deducted at Source from dividend	130	194
Sub-total	**9,786**	**9,359**
Value Added Tax (VAT)		
VAT on Banking Services	1,046	920
VAT Deducted at Source from suppliers	1,712	1,426
Excise Duty	1,398	1,148
Sub-total	**4,156**	**3,494**
Total	**13,942**	**12,853**

Banking Automation

In today's global business scenario, particularly in banking sector, technology plays a vital role in executing all sorts of customer friendly banking operations with cost-effective services. In this sector, competition is rising steadily day by day. As a result, technology has become an aide of necessity rather than option in financial institutions just to satisfy the growing service demand of the customer in a cost effective way. Keeping this in view, the bank has adopted many technology based solutions that has placed our bank at the zenith of the technological advancement in our banking industry.

Since the start of its operation, Dutch-Bangla Bank has been continuously striving towards bringing world-class technology driven banking services, conveniences and satisfaction to its customers setting a milestone in the banking sector of the country. In many areas of banking service Dutch-Bangla Bank has been the leader & shown path to others.

It has setup country's largest ATM network comprising of 4,151 ATMs at the end of 2025. DBBL has introduced Fast Tracks for the first time in the country to ensure better and wider range of services to its valued customers.

Dutch-Bangla Bank has also launched the first ever e-payment gateway of the country which has started bringing a change in the online purchase and other services gradually. All these have been possible with the help of a well-trained, highly professional work force and a strong IT infrastructure. To run all the services smoothly Dutch-Bangla Bank has invested a substantial amount in developing its IT backbone.

Automated Teller Machine (ATM)/CRM

DBBL started its ATM/POS service back in 2004 and became the leader soon. The ever expanding DBBL ATM network is a mystery to other players of the country. Number of ATM of the bank stood 4,151 in 2025 compared to same 4,151 in 2024 due to installation of 4,887 CRM up to 2025 and 4,297 up to 2024.

Fast Track

To provide quick and faster service and move the banking services to the doorsteps of our valued customers, the Bank has introduced Fast Tracks (FT) for the first time in the country. These FTs are comprised of ATMs, Deposit Kiosks, and Customer Service help desk officers. In 2025 DBBL have 1,511 Fast Track compared to 1,463 in 2024.

POS (Point of Sales) Merchants

POS business team acquires new retail outlets (POS Merchants) and installs Point of Sales (POS) machines in the outlets. Nexus, VISA, MasterCard, Union Pay, Discover, Diners Club card users can make transaction through EMV readable POS machines. The number of POS Merchant and amount of transaction is increasing over the year.

Year	No of POS Merchant	Amount of Transaction (in million)
2021	17,890	33,451
2022	20,658	44,699
2023	19,419	53,840
2024	19,205	48,035
2025	18,089	41,995

Nexus Pay

NexusPay from Dutch-Bangla Bank is the first fully card less solution in Bangladesh. NexusPay works with all bank cards including Nexus, Visa, masterCard, Dutch-Bangla Bank Agent Banking and Rocket Mobile Banking. Numbers of Merchants accepting Dutch-Bangla Bank Nexus Pay stood at 182,240 at the year ended 2025. Numbers of Dutch-Bangla Bank Nexus Pay users stood at 9,042,699 at the year ended 2025.

Mobile Banking

Mobile banking service, first of its kind in the country, introduced by Dutch-Bangla Bank in 2011, was further strengthened in 2017 to cover the entire Bangladesh. The mobile banking services were rebranded in 2016 with 'Rocket' logo for more visibility and customer-centric. The mobile banking services are now spread all over Bangladesh.

The services were targeted to reach the unbanked poor people of the country, who are deprived from traditional banking services, living mostly in rural and remote areas to include them in financial services network through mobile phone.

Compared to traditional banking, mobile banking services are close to the doorsteps of customers, easier to use (can be operated without writing any cheque or using any card but using pin number only) through mobile phone and highly convenient for instant remittance of money from abroad or within the country to any remote destination of the country.

Agent Banking

Agent banking services was introduced in 2015. This is deposit based service and extended hands of Dutch-Bangla Bank branches. The objective is to bring rural small depositors under the banking umbrella.

A further extension of banking for mass people to reach even the remotest corner of the country, agent banking services introduced in 2015 was further expanded in 2025. As many as 5,629 Agent outlets covering 489 Upazilas under 64 District were operating at the end of December 2025 to serve the agent banking customers. A total of 1,043 Master Agents were engaged in providing re-balancing service to the Agent outlets for smooth operation of customer service.

HUMAN RESOURCES DEVELOPMENT

Human resource is crucial to continued growth and success of any business entity. A talented, committed, skilled and fully motivated team of human resources is the main driving force for providing better, faster and coordinated services to the clients and for performing at the highest level in a fiercely competitive financial market like Bangladesh. Accordingly, the Bank's strategy is to attract, retain and motivate the most talented people and providing them with healthy, safe and progressive working environment and competitive compensation package.

The Bank's Human Resources policies are based on trust and relationship. The Bank's policy is to look after people who want to make a long-term career with the Bank because trust and relationship are built over time.

A number of well thought out policies are in place for welfare of employees in Dutch-Bangla Bank those are in addition to competitive compensation package available in the industry:

- ✓ Dutch-Bangla Bank Provident Fund
- ✓ Dutch-Bangla Bank Superannuation Fund,
- ✓ Dutch-Bangla Bank Gratuity Fund
- ✓ House Building Loan Scheme,
- ✓ Festival bonus
- ✓ Performance bonus and
- ✓ Study leave

Career development and training program

Dutch-Bangla Bank attaches utmost importance to the development of its employees through continuous training so that Dutch-Bangla Bank executives can have competitive advantage in the market. The training need of individual employees including training need for introducing new products, services and technology is evaluated on a continuous and systematic way. executives executives are encouraged to attend high quality training at home and abroad to develop and broaden existing knowledge and skills and to acquire new skills and expertise.
Dutch-Bangla Bank conducted 144 training courses and workshops with participation of 56,844 employees (there are repetitive employees in this list), alongside external training collaborations with leading institutions during the year 2025.

SOCIAL CONTRIBUTION

Dutch-Bangla Bank being a responsible corporate citizen of the country has been playing a pioneering role in implementing various social and philanthropic programs to help disadvantaged people of the country. Education, healthcare, human resource

development, conservation of nature, creation of social awareness, rehabilitation of distress humanities and such other programs to redress human sufferings are some of the important areas where the Bank carries out its social and philanthropic activities.

In order to discharge activities related to Social Cause Programs in an effective way, Dutch-Bangla Bank established the Dutch-Bangla Bank Foundation (DBBF) in 2001 in which contribution is made by the Bank to carry out highly important social cause programs in the areas of education, healthcare etc.

Contribution to Educational Sector

Education is necessary for the overall development of the country. Keeping this view in mind, Dutch-Bangla Bank has been giving top priority to promote the education sector. Awarding scholarship to meritorious students in need of financial aid, financial support for organizing the prestigious Ganit Olympiad, Physics Olympiad, helping development of educational infrastructural facilities, providing essential educational equipment etc. are some of the aspects included in the program.

Contribution to Heath Sector

Health is one of the prime parameters to indicate the development of a nation. The need for healthcare is increasing everyday due to rapid growth of population. Dutch-Bangla Bank has identified health care as a priority sector and helped create better health care facilities at a cheaper cost for the disadvantaged population.

Contribution in Disaster Management

Dutch-Bangla Bank stands by the distressed people at the time when natural calamities occur. Dutch-Bangla Bank provides support to the affected people in cash and kind for their rehabilitation after the natural calamities like cyclone, flood, tornado, landslide, river erosion, devastating fire etc. The donation in kind includes food, medicine, water purifying tablets, blankets, GCI sheets etc.

Contribution to Social Development and environmental beautification

Dutch-Bangla Bank, as a corporate citizen contributes to social development of the country through construction of roads, bridge, mosque, donation to charitable organization others.

Dutch-Bangla Bank also contributes to environmental beautification of the major historical place of the country to create a good image of the country to the world. Dutch-Bangla Bank constructed a monument in the crossing of Hotel Inter Continental and State Guest's House Jamuna. Dutch-Bangla Bank is also engaged in beautification of the road islands and footpaths from Kakrail Crossing to Hotel Inter-Continental Crossing of Dhaka metro as a part of city beautification project.

For development of infrastructure, Disaster management, Health and others sector of the country, Dutch-Bangla Bank has spent taka 306.4 million in 2025.

Taka in Million

Description of activities	Total
Education	145.8
Disaster management and climate change	36.5
Infrastructure improvement in remote/ underprivileged areas	0.4
Health	104.0
Others	19.7
Total	**306.4**

Commitment to rural area and Supporting SME

Dutch-Bangla Bank has six SME/Agriculture branch mainly in rural areas to support SMEs and to bring related low income group under financial intermediation to help them become self reliant and unleash the potential of economic growth in rural area.

In order to reinforce our commitment to rural and marginal people of the country, mobile banking services and agent Banking services are offered by Dutch-Bangla Bank for providing banking services to mainly those people who are living in rural areas of the country and mostly deprived of conventional banking services.

SME Financing

In the context of Bangladesh, the development of Cottage, Micro, Small and Medium Enterprises (CMSMEs) can be considered as a vital instrument for poverty alleviation and ensure the rapid industrialization.

Since inception, Dutch-Bangla Bank is constantly working for the betterment of the CMSME sector of the country. Dutch-Bangla Bank has a well-organized and fully functional SME Division equipped with efficient manpower and is actively supporting this industry through its widespread network all over the country.

Agricultural Financing

Bangladesh Bank's Agricultural & Rural Credit Policy and Program emphasize to ensuring food security and alleviating rural poverty through escalating the scope of agricultural credit, financial inclusion, resulting in increased fund flow in rural areas. Under the policy, adequate credit has also been provided for two other main sub-sectors namely Fishery and Livestock alongside the crop loan including income generating and poverty alleviation activities in rural areas.

As per guideline of Bangladesh Bank, Dutch-Bangla Bank is actively financing in crop, fisheries, poultry and livestock sectors within which crop sector occupies the majority portion.

ENVIRONMENTAL CONTRIBUTION

Green Banking

In light with Banking Regulations & Policy Department, Bangladesh Bank vide their Circular No. 02 dated February 27, 2011; Dutch-Bangla Bank has outlined a detail policy guideline for implementing Green Banking activities under a comprehensive Green Banking Policy in a formal and structured manner in line with global norms so as to protect environmental degradation and ensure sustainable banking practices. Dutch-Bangla Bank believes that Green Banks or environmentally responsible banks do not only improve their own standards but also affect socially responsible behavior of other businesses.

Dutch-Bangla Bank complies with environmental standard while financing industrial projects. Projects with likely adverse impact on environment are strongly discouraged by Dutch-Bangla Bank. We are trying to incorporate sound environmental management process in business operations of projects financed by us that can ensure healthy and sustainable lives for our future generations. Dutch-Bangla Bank introduced a guideline demanding assessment of environmental and social impacts of the projects to ensure that operations of the projects would be eco-friendly.

Dutch-Bangla Bank is sponsoring social awareness programs for protecting the environment.

Environmental degradation and depletion of natural resources are matters of great concern in Bangladesh like anywhere in the world. Environmental degradation is taking place due to poverty, over population and lack of awareness about the environment. It is manifested by deforestation, destruction of wetlands, depletion of soil nutrients etc. Natural calamities like floods, cyclones and tidal bores also result in severe socio-economic and environmental damage. Dutch-Bangla Bank has been continuously creating social awareness to protect the environment that is essential for present and future generations. With that end in view, Dutch-Bangla Bank is regularly advertising in print and electronic media to develop an eco-friendly society for sustainable and healthy human life.

Green Financing

The bank has introduced environment friendly innovative green products to address the core environmental challenges of the country. Eco-friendly business activities and energy efficient industries like renewable energy project, clean water supply project, waste water treatment plant, solid & hazardous waste disposal plant, bio-fertilizer plant should be encouraged and financed by the bank. Consumer loan programs may be applied for promoting environmental practices among borrowers.

The bank should encourage marketing products that are presumed to be environmentally safe which includes product modification, changes to the production process, packaging changes as well as modifying advertising activities.

Fund Allocation for Disaster management and Climate change Risks

Bank has contributed Taka 36.5 million in 2025 compared to Taka 196.1 million in 2024 for disaster management & climate changes.

In-house Environment & Social Management

The bank has given emphasis on reducing its impact on the environment by eliminating paper & waste, saving gas and carbon emission, reducing painting cost and postage expense etc. Online communication is extensively used for internal correspondence. Effective and optimum utilization of online banking facilities is highly encouraged to reduce operating time, resources and to ensure fast customer services.

A "Green Office Guideline has been circulated to the employees for efficient use of electricity, water, paper and reuse of equipments. The office order entails the following instructions or advices;

- Double-side printing to save paper consumption;
- Application of eco-font printing to reduce ink;
- Use of scrap paper as notepads;
- Avoiding use of disposable cups;
- Installation of energy efficient electronic equipment;
- Automatic shutdown of computer, fans, light,air cooler, use of energy saving bulbs, installation of solar energy etc to help reduce electricity consumption;
- Purchase of energy efficient cars that can reduce gas and petroleum consumption.

IFRS S1 (Sustainability-related financial Disclosures) and IFRS S2 (Climate-related financial disclosures)

The objective of IFRS S1 is to require an entity to disclose information about its sustainability-related risks and opportunities that is useful to users of general purpose financial reports in making decisions relating to providing resources to the entity.

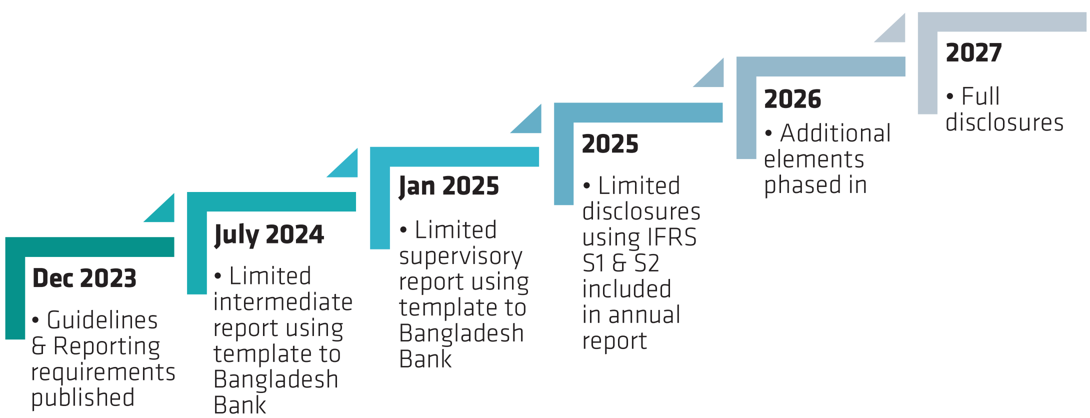
IFRS S1 requires an entity to disclose information about all sustainability-related risks and opportunities that could reasonably be expected to affect the entity's cash flows, its access to finance or cost of capital over the short, medium or long term.

The objective of IFRS S2 is to require an entity to disclose information about its climate-related risks and opportunities that is useful to users of general purpose financial reports in making decisions relating to providing resources to the entity.

IFRS S2 requires an entity to disclose information about climate-related risks and opportunities that could reasonably be expected to affect the entity's cash flows, its access to finance or cost of capital over the short, medium or long term (collectively referred to as 'climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects').

Built on a four-pillar structure, the standards ensure comprehensive coverage of key Environmental, Social, and Governance (ESG) factors. In Bangladesh, the central bank has outlined a three year implementation roadmap for banks to meet full disclosure requirements.

Implementation pathway



Pillar 1: Governance

The Board and any committee (consist of board members)' responsibilities for oversight of climate- and other sustainability-related risks and opportunities.

Role of Board of Directors

- The responsibility of Board and Committee of Dutch-Bangla Bank PLC (DBBL) for oversight of climate and other sustainability-related risk and opportunities will include Setting Strategy and Policy, Risk Management Oversight, Monitoring Performance, Stakeholder engagement, Disclosure and Reporting.
- The proposed policy outline that the Board and committee of DBBL will have specific responsibilities regarding climate and sustainability risks and opportunities outlined in their governance.

These includes:

1. Integration into Strategy
2. Risk Management
3. Opportunity Identification
4. Policy Development
5. Performance Monitoring
6. Stakeholder Engagement
7. Reporting and Disclosure
8. Training and Education

Role of Sustainable Finance Committee (SFC)

Management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate and other sustainability-related risks and opportunities, including information about:

- The Head of SFU: The Head of SFU oversees initiatives related to climate risk management, sustainable finance, environmental stewardship, and social responsibility with the leadership of Managing Director & CEO.
- Sustainable Finance Committee: The committee is tasked with overseeing sustainability-related risks and opportunities.
- The integration of controls and procedures with climate-related risks by management of DBBL has several impacts on climate risk management:

  1. Enhanced Risk Identification
  2. Strengthened Reporting and Monitoring
  3. Aligned Governance Structure

Pillar 2: Strategy

Strategy and decision-making

We have to incorporate sustainability and climate-related risks into risk management frameworks. To address these risks and capitalize on opportunities, DBBL, in addition to existing policy, will develop strategies that may include:

1. Integration of ESG factors
2. Green financing
3. Risk management
4. Setting targets
5. Compliance with regulations

Our key assumptions used in developing transition plan include:

1. Technological advancements: Assumptions about the pace and scale of technological advancements in renewable energy and energy efficiency can influence our lending strategies and transition pathways.

2. Policy and regulatory landscape: DBBL assumes regulatory changes, such as requirement for carbon reporting and climate-related disclosure, to anticipate future market conditions and regulatory risks.

3. Market trends and consumer preferences: DBBL also assume that shifts in market demand, consumer preferences and investor sentiment towards sustainable products and services can form business strategies and product development efforts.

Sustainability-related risks and opportunities

The current and anticipated effects of sustainability and climate-related risks and opportunities on a DBBL's business model and value chain can be significant and wide-ranging:

1. Risk Management and Financial Performance: Climate-related risks, such as physical risks (e.g., extreme weather events) and transition risks (e.g., policy changes, market shifts), can impact DBBL's financial performance and risk management practices.

2. Reputation and Brand Image: Negative environmental or social impacts associated with the bank's operations or financing activities can harm its reputation and brand image.

3. Regulatory Compliance and Reporting: Anticipated effects include stricter environmental regulations and reporting requirements related to climate change and sustainability.

4. Investment and Financing Opportunities: Anticipated effects include increased demand for sustainable finance products and services, as well as potential revenue growth from expanding into emerging sustainability markets.

5. Talent Acquisition and Employee Engagement: Anticipated effects include the need to recruit and retain employees with expertise in sustainability and environmental management, as well as fostering a culture of sustainability awareness and responsibility among staff.

Proactive management of these issues can enhance resilience, drive innovation, and create long-term value for DBBL and its stakeholders.

Financial position, financial performance and cash flows

We would present the effects of sustainability and climate-related risks and opportunities on financial position, performance, and cash flow in a subjective manner as under:

1. Financial Position:

   - Transition risks, such as shifts in market preferences or regulatory frameworks, can lead to stranded assets and impairments, negatively impacting financial position.
   - Integrating sustainability has enhanced reputation, which have impacts on financial position.

2. Financial Performance:

   - Higher upfront costs associated with sustainability

initiatives may initially depress financial performance, although these investments are expected to yield returns in the long run.

- Sustainable investments can generate improved financial performance over time.
- Effective climate risk management can mitigate potential losses and regulatory fines, enhancing overall profitability.

3. Cash Flow:

- Short-term cash flow may be impacted by increased expenses related to climate risk management or recovery efforts from climate-related events.
- Sustainable investments can lead to more stable and predictable cash flows over the long term.

Pillar 3: Risk management

Introducing policy regarding Sustainability and climate-related risks is under process. DBBL's processes and policies to manage sustainability and climate-related risks are as under:

1. Risk Identification: DBBL identify potential sustainability and climate-related risks within operations and portfolios. This involves evaluating environmental factors, regulatory changes, technological developments, and social trends.

2. Risk Assessment: After identification, we need to assess the likelihood and potential impact of these risks on business activities, financial performance, and reputation. This analysis may involve scenario planning, stress testing, and quantifying risks using appropriate metrics, which we have not yet conducted.

3. Risk Monitoring: We have to monitor sustainability and climate-related risks to track changes in their nature, magnitude, and likelihood. This involves establishing key performance indicators (KPIs), which we have not yet done.

Pillar 4: Metrics & targets

Strategic focus in 2025

Sustainability and climate-related risks and opportunities can be concentrated at various points within DBBL's business model and value chain, and their impact can manifest in the short, medium, and long term:

Short Term

- Operational Resilience: Short-term risks and opportunities may be concentrated in operational resilience, such as DBBL's ability to manage immediate climate-related hazards or adapt to regulatory changes affecting its operations.
- Reputation Management: Short-term impacts may also affect DBBL's reputation and brand image, particularly in response to high-profile environmental incidents or controversies.

Medium term

- Credit Risk: Medium-term risks and opportunities often manifest in credit risk, particularly in sectors vulnerable to climate change impacts such as agriculture, real estate, and energy.

- Investment Opportunities: Medium-term opportunities may arise in the form of sustainable finance and investment opportunities, such as financing renewable energy projects or investing in sustainable infrastructure.

Long term

- Transition Risks: Long-term risks and opportunities are often associated with transition risks, such as regulatory changes, technological advancements and market shifts that affect the bank's business model and value chain over an extended time horizon.

- Strategic Planning: Long-term sustainability considerations are integrated into strategic planning processes, including the development of long-term business strategies, investment decisions, and risk management practices.