

## EBRD Sustainability Index - Information site

### Background

- EBRD's Financial Intermediary Sustainability Index (SI) is designed to help EBRD's partner Financial Institutions (FIs) understand how they are responding to sustainability issues and the extent to which they have implemented a systematic approach to managing sustainability issues.
- The SI is the mandatory format for reporting annually to the EBRD on the implementation of the EBRD's E&S requirements by partner FI's.
- The Index allows FI's to periodically self-assess and, potentially, compare their progress in implementing effective sustainability risk management arrangements. The SI also allows EBRD to compare FIs in this area over time and to monitor progress at portfolio.
- EBRD have commissioned PwC's Research to Insight (r2i) to host and administer the Sustainability Index.
- All information supplied through the online Index will be made available to EBRD directly and will not be shared outside of PwC UK.

### Your link to the index

- Each Financial Institution will receive one link each year to cover the appropriate Sustainability Index Financial Reporting period. EBRD partner FIs can request access the Index by sending an e-mail to [ebrdsusindex@ebrd.com](mailto:ebrdsusindex@ebrd.com).
- To help with completion, key terms are defined throughout the Index. Definitions can be accessed by hovering your cursor over the underlined terms or accessing the glossary in the top right hand corner.
- If you are no longer the named EBRD FI contact please email [ebrdsusindex@ebrd.com](mailto:ebrdsusindex@ebrd.com) to provide the details of the new contact.

## EBRD information site

### Important information regarding your link

- The link can be sent to additional contacts within your organisation should they need to access the Index.
- However, only one person can access the link at any one time. Should two people try access the link at one time, the first session to start will be terminated.
- This measure is in place to ensure consistency in terms of the data collection and data management processes.

### Frequently Asked Questions (FAQs)

#### ***Should I use the browser buttons to navigate through the Index?***

Each contact may navigate through the Index by clicking on the back/next buttons at the bottom of each page. Please do not use the back button on the browser as this may cause loss of data.

The Index may be entered and exited at any time by the nominated contact and any questions filled out to that point will be automatically saved. To exit, the respondent should close their browser at the top right hand corner of each page.

## ***Can I partially complete the Index and save my response?***

It is best to complete the index at one time. However, should you need to save your questionnaire and return to it later, please click 'next' on the question you are completing, and then exit the survey on the following page by closing the web browser page. The data is saved automatically as a participant progresses through the survey and once a page has been submitted. To restart the index click on the link included in your email message again, and the index will open at the last question completed.

## ***How are the Sustainability Reports generated?***

On completion of the Index the participant will receive an automatically generated pdf of the responses for their own records.

In addition, the participant will receive a Annual Performance Report. This will be provided to the participant via the team within EBRD. An example of the EBRD SI Index pdf and the Annual Performance Report are included below.



### CHAPTER 1 - FINANCIAL INSTITUTION INFORMATION

#### **Please provide the following information**

Q1.1 Financial Institution	Tester 1
Q1.2 Name of the institution at parent company level	Tester 1
Q1.3a Title (Mr/Miss/Mrs)	Tester 1
Q1.3b Name (Company authorised representative)	EBRD Translator
Q1.3c Email address	translator@uk.pwc.com
Q1.3d Contact number	Tester 1
Q1.3e Address	Tester 1
Q1.3f Position / Role	Tester 1
Q1.3g Length of time in role (Months/Years)	Tester 1

#### **1.4 Please select the Region in which your institution is based.**

Please select from the drop-down list provided

Europe, Middle-East or Africa

Section 1

iPear LTD.

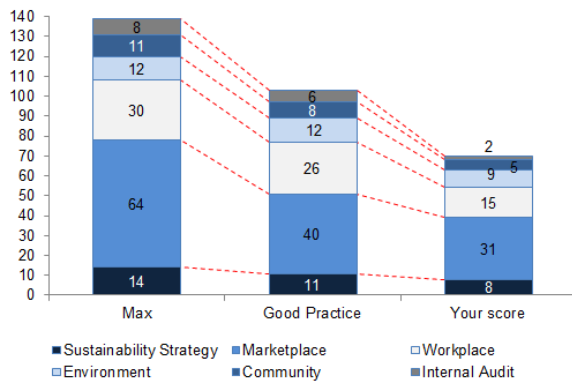


EBRD Sustainability Index - Annual Performance Report

This report provides a statistical summary to enable you and EBRD to understand how your Financial Institution is responding to Environmental and Social (E&S) risks and opportunities.

<b>FI Name:</b>	iPear LTD.	<b>Date Completed:</b>	2014-08-25 14:17:39
<b>FI Address:</b>	44 Portstewart Road, Portrush	<b>Reporting Period:</b>	01/01/2014 - 31/12/2014
<b>No. of branches:</b>	100+	<b>No of employees:</b>	1000+
<b>International Operations:</b>	Yes (Operates in more than one country)	<b>Date of signing loan agreement:</b>	12 Jan 2012
<b>Currency used:</b>	Euro (€)		

Summary – Environmental and Social Risk Management Scores



The maximum and good practice scores are based on good international practice and EBRD's knowledge and experience within the Financial Institution community.

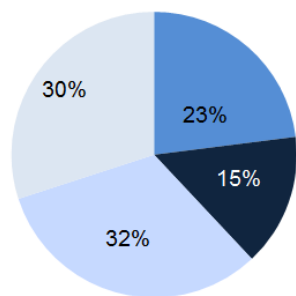
Section 1

iPear LTD.

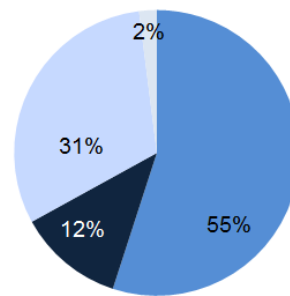


EBRD Sustainability Index - Annual Performance Report

Q1.14 Total Investment/Loan portfolio by amount lent



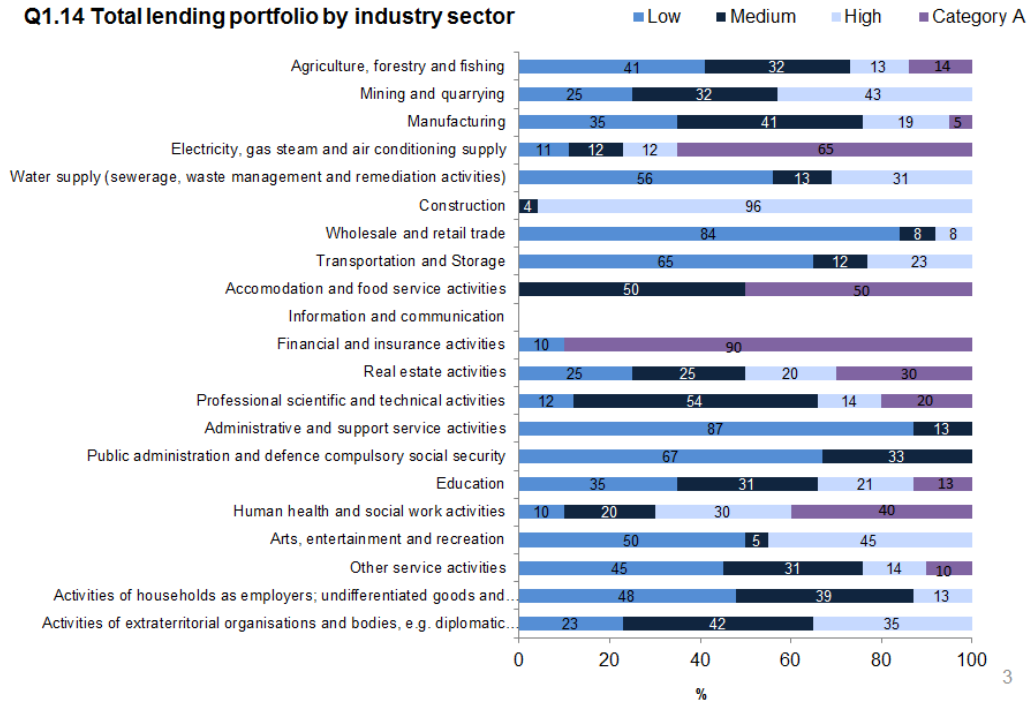
Q1.14 Total Investment/Loan portfolio by number of investment / loan transactions



■ Low ■ Medium ■ High ■ Category A

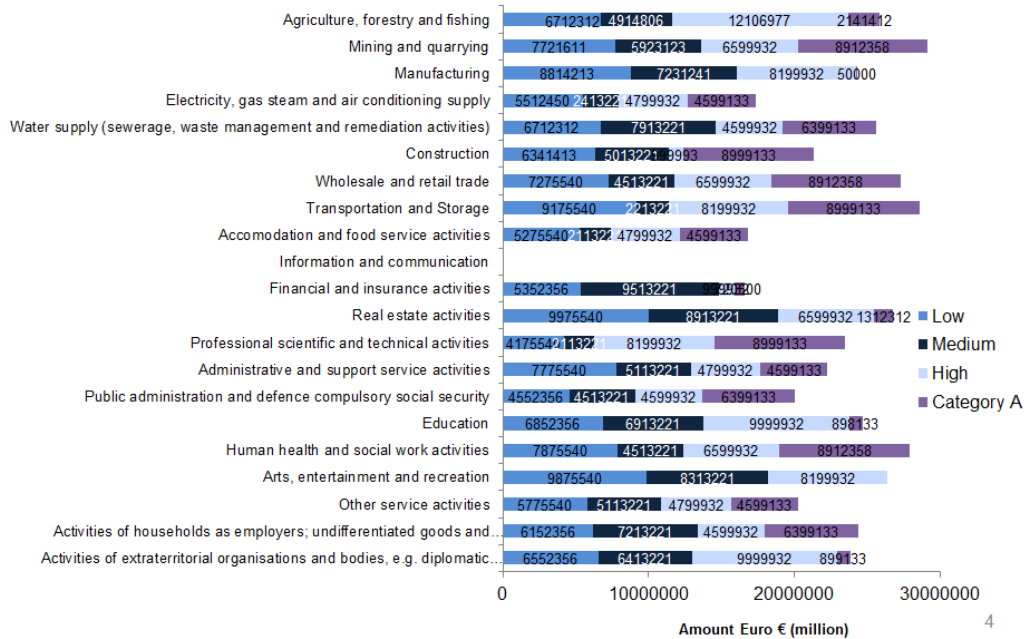
EBRD Sustainability Index - Annual Performance Report

Q1.14 Total lending portfolio by industry sector



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Q1.14 Total lending portfolio by industry sector



EBRD Sustainability Index - Annual Performance Report

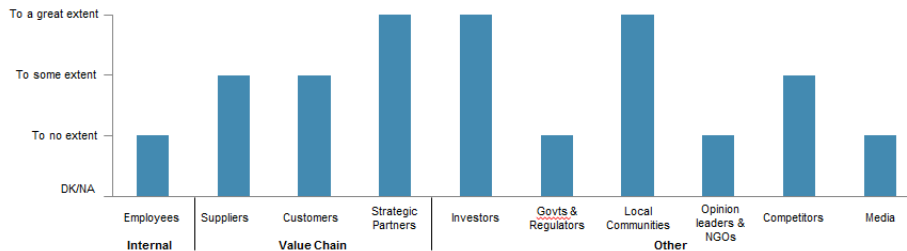
Q2.1 Level of concern in relation to sustainability issues		Very concerned	Slightly concerned	Not at all concerned	Don't know/N/A
Marketplace	Managing E&S risk in lending		0		
	Supply chain risk	0			
Workplace	Worker/management relationship				0
Environment	Direct environmental impact		0		
Community	Community impact			0	
	Human rights	0			

Q2.2 Sustainability is a significant opportunity for my business	Strongly disagree	Disagree	Agree	Strongly Agree	Don't know/N/A
Marketplace	0				
Workplace					0
Environment				0	
Community		0			

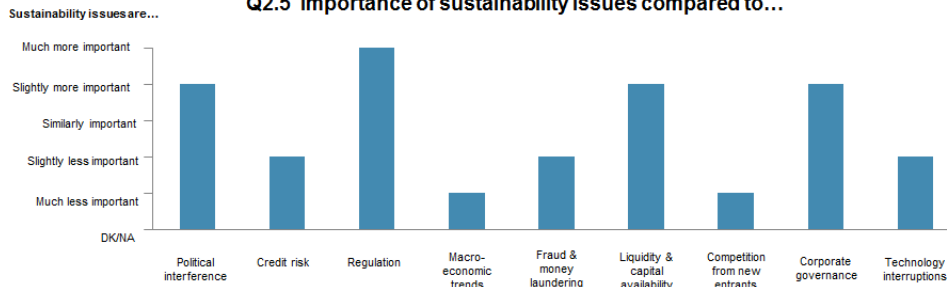
Q2.3 To what extent would you agree that....					
The influence of sustainability on our business in the past three years has grown	0				
The influence of sustainability on our business in the next three years will grow			0		

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Q2.4 To what extent do stakeholders influence your business decisions?

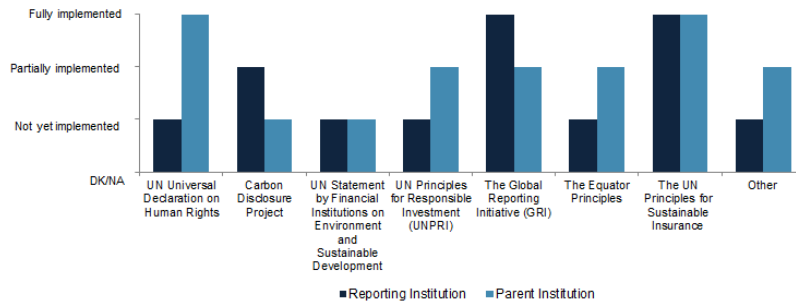


Q2.5 Importance of sustainability issues compared to...

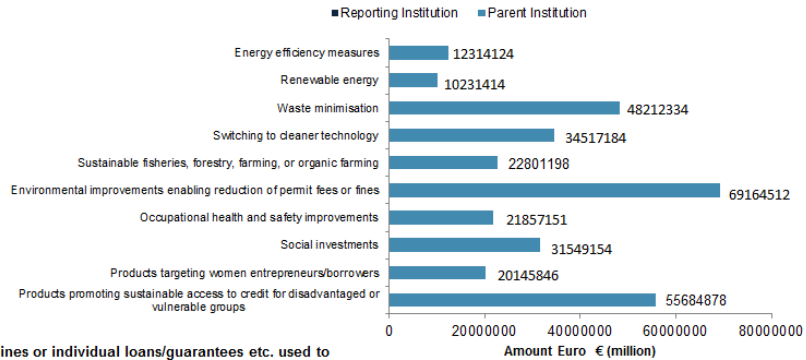


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**Q2.6 Has your institution, or your parent institution, endorsed any of the following international collaborations?**



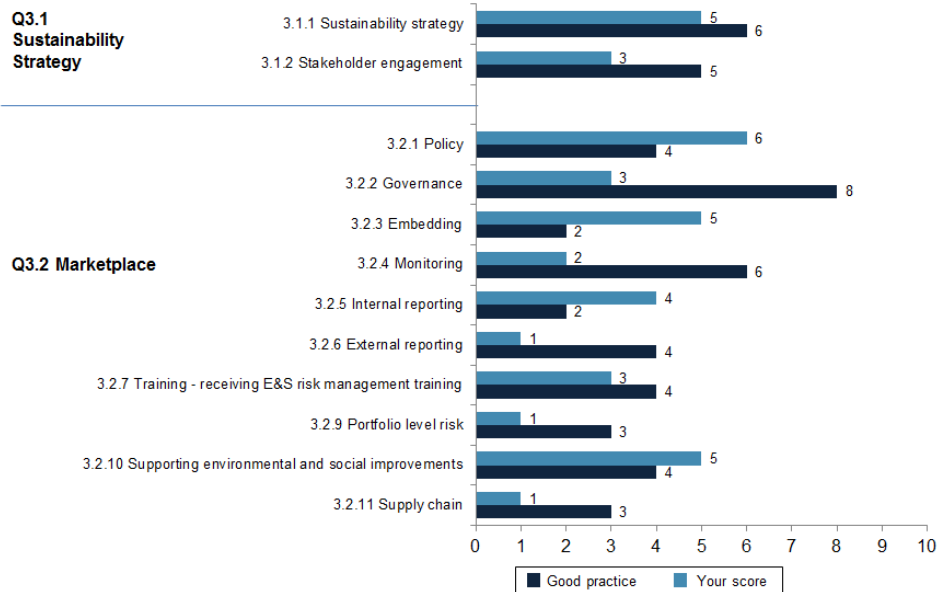
**Q2.7 Does your institution provide any financial product lines or individual loans/guarantees etc. which have been used to finance E&S improvements?**



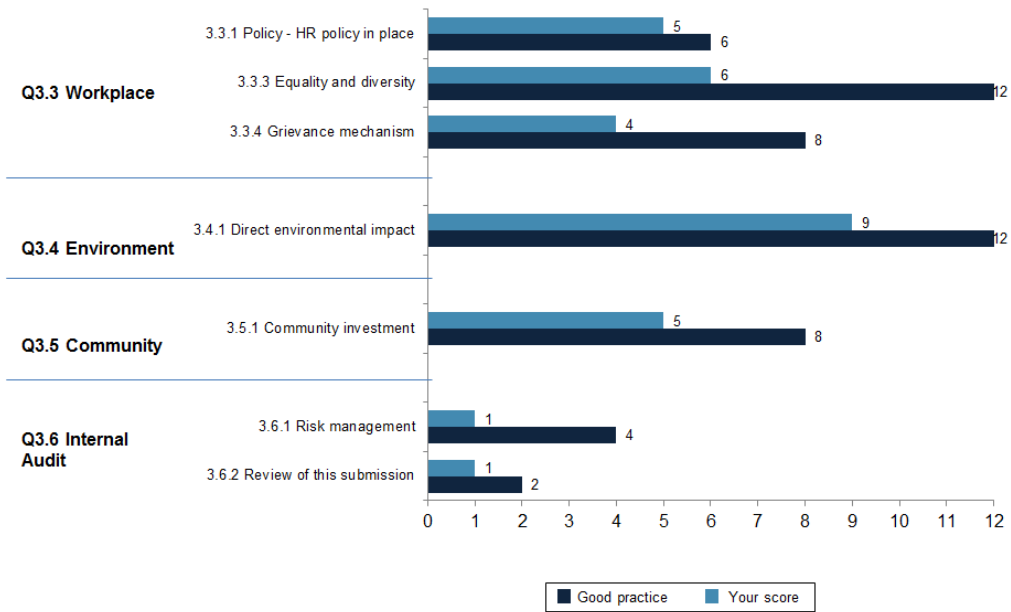
For those financial product lines or individual loans/guarantees etc. used to finance environmental and social improvements please enter the Portfolio Total.

EBRD Sustainability Index - Annual Performance Report

**Q3.0 Detailed breakdown of E&S risk management scores**



**Q3.0 Detailed breakdown of E&S risk management scores**



If you would like to speak to the EBRD regarding your report please contact [ebrdsusindex@ebrd.com](mailto:ebrdsusindex@ebrd.com)