

## CHAPTER 1 - FINANCIAL INSTITUTION INFORMATION

### Please provide the following information

Q1.1 Financial Institution	XT
Q1.2 Name of the institution at parent company level	XT Group
Q1.3a Title (Mr/Miss/Mrs)	Mr
Q1.3b Name (Company authorised representative)	Test
Q1.3c Email address	Test@uk.pwc.com
Q1.3d Contact number	0123 456789
Q1.3e Address	London
Q1.3f Position / Role	Manager
Q1.3g Length of time in role (Months/Years)	3.5

### 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

**Please select the Country in which your institution is based.**

Please select ONE only

- |   |  |  |  |  |
|---|--|--|--|--|
| <input type="checkbox"/> Akrotiri                 | <input type="checkbox"/> Congo, Democratic Republic of the | <input type="checkbox"/> Ghana                   | <input type="checkbox"/> Lebanon       | <input type="checkbox"/> Norway                |
| <input type="checkbox"/> Albania                  | <input type="checkbox"/> Congo, Republic of the            | <input type="checkbox"/> Gibraltar               | <input type="checkbox"/> Lesotho       | <input type="checkbox"/> Oman                  |
| <input type="checkbox"/> Algeria                  | <input type="checkbox"/> Cote d'Ivoire                     | <input type="checkbox"/> Glorioso Islands        | <input type="checkbox"/> Liberia       | <input type="checkbox"/> Poland                |
| <input type="checkbox"/> Andorra                  | <input type="checkbox"/> Croatia                           | <input type="checkbox"/> Greece                  | <input type="checkbox"/> Libya         | <input type="checkbox"/> Portugal              |
| <input type="checkbox"/> Angola                   | <input type="checkbox"/> Cyprus                            | <input type="checkbox"/> Guernsey                | <input type="checkbox"/> Liechtenstein | <input type="checkbox"/> Qatar                 |
| <input type="checkbox"/> Armenia                  | <input type="checkbox"/> Czech Republic                    | <input type="checkbox"/> Guinea                  | <input type="checkbox"/> Lithuania     | <input type="checkbox"/> Reunion               |
| <input type="checkbox"/> Austria                  | <input type="checkbox"/> Denmark                           | <input type="checkbox"/> Guinea-Bissau           | <input type="checkbox"/> Luxembourg    | <input type="checkbox"/> Romania               |
| <input type="checkbox"/> Azerbaijan               | <input type="checkbox"/> Dhekelia                          | <input type="checkbox"/> Holy See (Vatican City) | <input type="checkbox"/> Macedonia     | <input type="checkbox"/> Russia                |
| <input type="checkbox"/> Bahrain                  | <input type="checkbox"/> Djibouti                          | <input type="checkbox"/> Hungary                 | <input type="checkbox"/> Madagascar    | <input type="checkbox"/> Rwanda                |
| <input type="checkbox"/> Bassas da India          | <input type="checkbox"/> Egypt                             | <input type="checkbox"/> Iceland                 | <input type="checkbox"/> Malawi        | <input type="checkbox"/> Saint Helena          |
| <input type="checkbox"/> Belarus                  | <input type="checkbox"/> Equatorial Guinea                 | <input type="checkbox"/> Iran                    | <input type="checkbox"/> Mali          | <input type="checkbox"/> San Marino            |
| <input type="checkbox"/> Belgium                  | <input type="checkbox"/> Eritrea                           | <input type="checkbox"/> Iraq                    | <input type="checkbox"/> Malta         | <input type="checkbox"/> Sao Tome and Principe |
| <input type="checkbox"/> Benin                    | <input type="checkbox"/> Estonia                           | <input type="checkbox"/> Ireland                 | <input type="checkbox"/> Mauritania    | <input type="checkbox"/> Saudi Arabia          |
| <input type="checkbox"/> Bosnia and Herzegovina   | <input type="checkbox"/> Ethiopia                          | <input checked="" type="checkbox"/> Isle of Man  | <input type="checkbox"/> Mauritius     | <input type="checkbox"/> Senegal               |
| <input type="checkbox"/> Botswana                 | <input type="checkbox"/> Europa Island                     | <input type="checkbox"/> Israel                  | <input type="checkbox"/> Mayotte       | <input type="checkbox"/> Serbia                |
| <input type="checkbox"/> Bulgaria                 | <input type="checkbox"/> Faroe Islands                     | <input type="checkbox"/> Italy                   | <input type="checkbox"/> Moldova       | <input type="checkbox"/> Seychelles            |
| <input type="checkbox"/> Burkina Faso             | <input type="checkbox"/> Finland                           | <input type="checkbox"/> Jan Mayen               | <input type="checkbox"/> Monaco        | <input type="checkbox"/> Sierra Leone          |
| <input type="checkbox"/> Burundi                  | <input type="checkbox"/> France                            | <input type="checkbox"/> Jersey                  | <input type="checkbox"/> Morocco       | <input type="checkbox"/> Slovakia              |
| <input type="checkbox"/> Cameroon                 | <input type="checkbox"/> Gabon                             | <input type="checkbox"/> Jordan                  | <input type="checkbox"/> Mozambique    | <input type="checkbox"/> Slovenia              |
| <input type="checkbox"/> Cape Verde               | <input type="checkbox"/> Gambia, The                       | <input type="checkbox"/> Juan de Nova Island     | <input type="checkbox"/> Namibia       | <input type="checkbox"/> Somalia               |
| <input type="checkbox"/> Central African Republic | <input type="checkbox"/> Gaza Strip                        | <input type="checkbox"/> Kenya                   | <input type="checkbox"/> Netherlands   | <input type="checkbox"/> South Africa          |
| <input type="checkbox"/> Chad                     | <input type="checkbox"/> Georgia                           | <input type="checkbox"/> Kuwait                  | <input type="checkbox"/> Niger         | <input type="checkbox"/> Spain                 |
| <input type="checkbox"/> Comoros                  | <input type="checkbox"/> Germany                           | <input type="checkbox"/> Latvia                  | <input type="checkbox"/> Nigeria       | <input type="checkbox"/> Sudan                 |
|   |  |  |  | <input type="checkbox"/> Swaziland             |
|   |  |  |  | <input type="checkbox"/> Sweden                |
|   |  |  |  | <input type="checkbox"/> Switzerland           |
|   |  |  |  | <input type="checkbox"/> Syria                 |
|   |  |  |  | <input type="checkbox"/> Tanzania              |
|   |  |  |  | <input type="checkbox"/> Togo                  |
|   |  |  |  | <input type="checkbox"/> Tromelin Island       |
|   |  |  |  | <input type="checkbox"/> Tunisia               |
|   |  |  |  | <input type="checkbox"/> Turkey                |
|   |  |  |  | <input type="checkbox"/> Uganda                |
|   |  |  |  | <input type="checkbox"/> Ukraine               |
|   |  |  |  | <input type="checkbox"/> United Arab Emirates  |
|   |  |  |  | <input type="checkbox"/> United Kingdom        |
|   |  |  |  | <input type="checkbox"/> West Bank             |
|   |  |  |  | <input type="checkbox"/> Western Sahara        |
|   |  |  |  | <input type="checkbox"/> Yemen                 |
|   |  |  |  | <input type="checkbox"/> Zambia                |
|   |  |  |  | <input type="checkbox"/> Zimbabwe              |
|   |  |  |  | <input type="checkbox"/> Montenegro            |
|   |  |  |  | <input type="checkbox"/> Kosovo                |

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If you have any technical questions or concerns, please contact via e-mail: [neil.banham@uk.pwc.com](mailto:neil.banham@uk.pwc.com)

**Please select your reporting dates:**

Click in the box to view a calendar and select the appropriate date from the calendar drop down

Q1.5 Reporting period: From 01/01/2016 to 31/12/2016

Q1.6 Date of report 28/04/2017

**Q1.7 Please specify the currency for the FI Sustainability Index**

Please select ONE only

- Euro (€)  
 US Dollars (\$)

CHAPTER 1 - FINANCIAL INSTITUTION INFORMATION

**Q1.8 How many branches/outlets does your institution have in the country specified?**

Please select ONE only

2-10

**Q1.11 Please state the percentage of company ownership.**

Please enter the percentage in the boxes provided below. Please ensure the total equals 100%.

State ownership	0
Private ownership (in country)	50
Private ownership (internationally)	50

**Q1.10 Does your institution operate internationally?**

Please select ONE only

Yes (Operates in more than one country)

**Q1.9 Please indicate the number of employees within your institution.**

Please select ONE only

< 100     
  100-500     
  501-1000     
  1000+

## CHAPTER 1 - FINANCIAL INSTITUTION INFORMATION

### Q1.12 Which of the following list of International Financial Institutions (IFIs)/Multi-lateral Development Bank (MDBs)/Donors providing financing to the institution do you use?

Please select ALL that apply

- AFD – Proparco - Groupe Agence Française de Développement
- AFDB - African Development Bank
- Asian Development Bank (ADB)
- European Bank for Reconstruction and Development (EBRD)
- European Investment Bank (EIB)
- European Union (EU)
- International Finance Corporation (IFC)
- ISDB - Islamic Development Bank
- KFW Banking Group Germany Development Corporation (KFW/DEG)
- Netherlands Development Finance Company (FMO)
- World Bank
- Other (Please list other organisations)
  
- Not Applicable

CHAPTER 1 - FINANCIAL INSTITUTION INFORMATION

**Q1.13 Please indicate the nature of your FI's business relationships with EBRD.**

Please select ALL that apply

- Loan
- Mortgage
- EBRD has Equity Stake
- Small, Medium Sized Enterprises funding line
- Leasing
- Micro finance line
- Private Equity Fund

## CHAPTER 1 - PORTFOLIO BY INDUSTRY SECTORS

**Q1.14 Please select the sector(s) which are included in your current portfolio (across all product types). The following pages will ask you to specify the Euro (€) amount against each category.**

Please select ALL that apply

- |                                     |   |                                     |  |
|-------------------------------------|---|-------------------------------------|--|
| <input type="checkbox"/>            | A: Agriculture, forestry and fishing                                    | <input type="checkbox"/>            | L: Real estate activities  |
| <input checked="" type="checkbox"/> | B: Mining and quarrying   | <input type="checkbox"/>            | M: Professional scientific and technical activities  |
| <input checked="" type="checkbox"/> | C: Manufacturing  | <input type="checkbox"/>            | N: Administrative and support service activities   |
| <input type="checkbox"/>            | D: Electricity, gas, steam and air conditioning supply                  | <input checked="" type="checkbox"/> | O: Public administration and defence compulsory social security  |
| <input type="checkbox"/>            | E: Water supply (sewerage, waste management and remediation activities) | <input checked="" type="checkbox"/> | P: Education   |
| <input checked="" type="checkbox"/> | F: Construction   | <input type="checkbox"/>            | Q: Human health and social work activities   |
| <input type="checkbox"/>            | G: Wholesale and retail trade   | <input type="checkbox"/>            | R: Arts, entertainment and recreation  |
| <input type="checkbox"/>            | H: Transportation and Storage   | <input type="checkbox"/>            | S: Other service activities  |
| <input type="checkbox"/>            | I: Accommodation and food service activities                            | <input type="checkbox"/>            | T: Activities of households as employers; undifferentiated goods and services producing activities of households for own use |
| <input type="checkbox"/>            | J: Information and communication  | <input type="checkbox"/>            | Other service activities (Please specify)  |
| <input type="checkbox"/>            | K: Financial and insurance activities                                   |                                     |  |

## CHAPTER 1 - MINING AND QUARRYING

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector Please record the amount in full based on your assessment of the E&S risk associated with each transaction Category Definitions:Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them.Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures.High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them.Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts.

### Mining of coal and lignite

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
5.1) Mining of hard coal	10000	10000		
5.2) Mining of lignite				

### Extraction of crude petroleum and natural gas

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
6.1) Extraction of crude petroleum				
6.2) Extraction of natural gas	10000			

### Mining of metal ores

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
7.1) Mining of iron ores				
7.21) Mining of uranium and thorium ores	10000	10000	10000	
7.29) Mining of other non-ferrous metal ores				



## CHAPTER 1 - MINING AND QUARRYING

### Quarrying of stone, sand and clay

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
8.1 Quarrying of stone, sand and clay				
8.11) Quarrying of ornamental and building stone, limestone, gypsum, chalk and slate	10000			10000
8.12) Operation of gravel and sand pits; mining of clays and kaolin			10000	
8.91) Mining of chemical and fertiliser minerals				
8.92) Extraction of peat				
8.93) Extraction of salt		10000		
8.99) Other mining and quarrying n.e.c. (abrasive materials, asbestos, siliceous fossil meals, natural graphite, natural asphalt, natural solid bitumen)				

### Mining support service activities

9.1) Support activities for petroleum and natural gas extraction				10000
9.9) Support for other mining and quarrying, e.g. exploration service, geological observations, draining and pumping services				

## CHAPTER 1 - PORTFOLIO BY INDUSTRY SECTORS

**Please select the Manufacturing sector(s) which are included in your current portfolio. The following pages will allow you to provide the Euro (€) amount against each category.**

Please select ALL that apply

- |   |   |
|---|---|
| <input type="checkbox"/> Manufacture of food products   | <input type="checkbox"/> Manufacture of rubber and plastic products                               |
| <input type="checkbox"/> Manufacture of beverages   | <input type="checkbox"/> Manufacture of other non-metallic mineral products                       |
| <input checked="" type="checkbox"/> Manufacture of tobacco products   | <input type="checkbox"/> Manufacture of basic metals  |
| <input checked="" type="checkbox"/> Manufacture of textiles   | <input type="checkbox"/> Manufacture of fabricated metal products, except machinery and equipment |
| <input type="checkbox"/> Manufacturing of wearing apparel   | <input checked="" type="checkbox"/> Manufacture of computer, electronic and optical products      |
| <input type="checkbox"/> Manufacture of leather and related products  | <input checked="" type="checkbox"/> Manufacture of electrical equipment                           |
| <input type="checkbox"/> Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | <input type="checkbox"/> Manufacture of machinery and equipment not elsewhere classified          |
| <input type="checkbox"/> Manufacture of paper and paper products  | <input checked="" type="checkbox"/> Manufacture of motor vehicles, trailers and semi-trailers     |
| <input type="checkbox"/> Printing and reproduction of recorded media  | <input type="checkbox"/> Manufacture of other transport equipment                                 |
| <input type="checkbox"/> Manufacture of coke and refined petroleum products   | <input type="checkbox"/> Manufacture of furniture   |
| <input type="checkbox"/> Manufacture of chemicals and chemical products   | <input type="checkbox"/> Other Manufacturing  |
| <input type="checkbox"/> Manufacture of basic pharmaceutical products and pharmaceutical preparations   | <input type="checkbox"/> Repair and installation of machinery and equipment                       |

## CHAPTER 1 - MANUFACTURING

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector. Please record the amount in full based on your assessment of the E&S risk associated with each transaction. Category Definitions: Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them. Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures. High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them. Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts.

### Manufacture of tobacco products

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
12) Manufacture of tobacco products	10000			10000

## CHAPTER 1 - MANUFACTURING

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector Please record the amount in full based on your assessment of the E&S risk associated with each transaction Category Definitions:Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them.Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures.High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them.Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts.

### Manufacture of textiles

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
13.1) Preparation of spinning of textile fibres	10000			
13.2) Weaving of textiles		10000		
13.3) Finishing of textiles			10000	
13.9) Manufacture of other textiles (e.g. knitted and crocheted fabrics, made-up textile articles, except apparel, carpets and rugs, cordage, rope, twine and netting, non-wovens and articles made from non-wovens, except apparel, other textiles and industrial textiles)				10000

## CHAPTER 1 - MANUFACTURING

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector Please record the amount in full based on your assessment of the E&S risk associated with each transaction Category Definitions:Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them.Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures.High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them.Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts.

### Manufacture of computer, electronic and optical products

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
26.1) Manufacture of electronic components and boards				
26.2) Manufacture of computers and peripheral equipment	10000			
26.3) Manufacture of communication equipment		10000		
26.4) Manufacture of consumer electronics			10000	
26.5) Manufacture of instruments and appliances for measuring, testing and navigation; watches and clocks				10000
26.6) Manufacture of irradiation, electromedical and electrotherapeutic equipment			10000	
26.7) Manufacture of optical instruments and photographic equipment		10000		
26.8) Manufacture of magnetic and optical media	10000			

## CHAPTER 1 - MANUFACTURING

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector Please record the amount in full based on your assessment of the E&S risk associated with each transaction Category Definitions:Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them.Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures.High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them.Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts.

### Manufacture of electrical equipment

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
27.1) Manufacture of electric motors, generators, transformers and electricity distribution and control apparatus				
27.2) Manufacture of batteries and accumulators	10000			
27.3) Manufacture of wiring and wiring devices				10000
27.4) Manufacture of electric lighting equipment		10000	10000	
27.5) Manufacture of domestic appliances				
27.9) Manufacture of other electrical equipment				

## CHAPTER 1 - MANUFACTURING

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector Please record the amount in full based on your assessment of the E&S risk associated with each transaction Category Definitions:Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them.Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures.High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them.Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts.

### Manufacture of motor vehicles, trailers and semi-trailers

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category AEuro (€)
29.1) Manufacture of motor vehicles	10000			10000
29.2) Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semi-trailers		10000		
29.3) Manufacture of parts and accessories for motor vehicles			10000	10000

## CHAPTER 1 - CONSTRUCTION

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector Please record the amount in full based on your assessment of the E&S risk associated with each transaction Category Definitions:Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them.Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures.High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them.Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts.

### Construction of Buildings

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category A Euro (€)
41.1) Development of building projects				
41.2) Construction of residential and non-residential buildings				10000

### Civil engineering

42.1) Construction of roads and railways	10000		10000	
42.2) Construction of utility projects (for fluids, electricity and telecommunications)				10000
42.9) Construction of other civil engineering projects (water projects, industrial facilities)		10000		



Specialised construction activities

43.1) Demolition and site preparation (demolition, site preparation, test drilling and boring)	10000		
43.2) Electrical, plumbing and other construction installation activities		10000	
43.3) Building completion and finishing (plastering; joinery installation; floor and wall covering ; painting and glazing; other building completion and finishing)			10000
43.9) Other specialised construction activities			

CHAPTER 1 - PUBLIC ADMINISTRATION AND DEFENCE COMPULSORY SOCIAL SECURITY

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector Please record the amount in full based on your assessment of the E&S risk associated with each transaction Category Definitions:Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them.Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures.High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them.Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts.

Public administration and defence compulsory social security

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category AEuro (€)
84) Public administration and defence; compulsory and social security	10000			

CHAPTER 1 - EDUCATION

Please state in the appropriate boxes the Euro (€) amount against each category within the relevant sector Please record the amount in full based on your assessment of the E&S risk associated with each transaction Category Definitions:Low risk - The customer's business activities have minor / few environmental and social risks and impacts associated with them.Medium risk - The customer's business activities have limited environmental and social risks and impacts, and these are capable of being readily prevented or mitigated through technically and financially feasible measures.High risk - The customer's business activities may give rise to significant or long-term environmental and social risks and impacts. These may require more specialised risk assessment, and the customer may not have the technical or financial means to manage them.Category A - Developments on 'greenfield' land, or major extension or transformation-conversion projects, which may give rise to significant or long-term environmental and social risks and impacts. Education

	Low Euro (€)	Medium Euro (€)	High Euro (€)	Category AEuro (€)
85) Education		10000		

**Please enter the number of portfolio transactions for each category provided for the reporting period.**

Please enter numerical values only for all categories. For example - If the total amount for the Low risk category is €1000000 and there are 10 separate transactions then enter '10' in the box below.

	Low	Medium	High	Category A
Amount (Euro (€))	120000	110000	90000	110000
Number of portfolio transactions	10	5	3	2

CHAPTER 1 - TRANSACTIONS AND FUNDING

Please see below a summary of your Total Investment/Loan portfolio.

	Low	Medium	High	Category A
Amount (Euro (€))	120000	110000	90000	110000
Percentage by amount %	28	26	21	26
Number	10	5	3	2
Percentage by number %	50	25	15	10

## CHAPTER 1 - ADDITIONAL COMMENTS

**Please provide any additional comments you have concerning Chapter 1.**

Please enter your response in the box provided

•

**Please select an option which reflects the completion status of this chapter:**

Please select ONE option only

- Return to Portfolio menu for additional entry
- Mark Chapter 1 as complete - Return to Main Menu

CHAPTER 2

**Q2.1 What level of concern does your institution have in relation to the following sustainability issues?**

Please select ONE in each row

	Very concerned	Slightly concerned	Not at all concerned	Don't know/Not Applicable
<b>Marketplace</b>				
Managing environmental and social risk in lending	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supply chain risk	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Workplace</b>				
Worker/management relationship	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Environment</b>				
Direct environmental impact	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Community</b>				
Community impact	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Human rights	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

CHAPTER 2

**Q2.2 For the following areas, please indicate to what extent you agree or disagree with the statement 'Sustainability is a significant opportunity for my business'?**

Please select ONE in each row

	Strongly agree	Agree	Disagree	Strongly disagree	Don't know/Not Applicable
Marketplace	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Workplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Environment	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



CHAPTER 2

**Q2.3 To what extent would you agree or disagree that . . .**

Please select ONE in each row

	Strongly agree	Agree	Disagree	Strongly disagree	Don't know/Not Applicable
The influence of sustainability on our business in the past three years has grown	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The influence of sustainability on our business in the next three years will grow	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CHAPTER 2

**Q2.4 In a sustainability context, to what extent do the following stakeholders influence your business decisions at present?**

Please select ONE in each row.

	To a great extent	To some extent	To no extent	Don't know/Not Applicable
Internal				
Employees (including trade unions)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Value chain				
Suppliers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Strategic partners	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other				
Investors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Governments and regulators	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Local Communities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Opinion leaders and NGOs	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Competitors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Media	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CHAPTER 2

**Q2.5 For your institution how important are sustainability issues compared to the following?**

Please select ONE in each row.

Sustainability is ...

	Much more important	Slightly more important	Similarly important	Slightly less important	Much less important	Don't know/Not Applicable
Sustainability is . . .						
Political interference	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit risk	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regulation (excluding sustainability related regulation)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Macro-economic trends	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud and money laundering	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Liquidity and capital availability	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Competition from new entrants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Corporate governance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Technology interruptions (e.g. System failure, human error, viruses, hackers, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

CHAPTER 2

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

Please select ALL that apply

	Your Institution	Parent Institution
UN Universal Declaration on Human Rights	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Carbon Disclosure Project	<input checked="" type="checkbox"/>	<input type="checkbox"/>
United Nations Statement by Financial Institutions on Environment and Sustainable Development	<input type="checkbox"/>	<input checked="" type="checkbox"/>
United Nations Principles for Responsible Investment (UNPRI)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The Global Reporting Initiative (GRI)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The Equator Principles	<input checked="" type="checkbox"/>	<input type="checkbox"/>
UN Principles for Sustainable Insurance (PSI)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other (please specify below)	<input type="checkbox"/>	<input type="checkbox"/>

Please specify the Name of Other Collaboration endorsed by Your Institution in the box provided

•

Please specify the Other Collaboration Endorsed by Parent Institution in the box provided

- 

None of the above

CHAPTER 2

**Please indicate at what level of implementation your Reporting institution has endorsed any of the following international collaborations?**

Please select ONE only in each row

	Fully Implemented	Partially Implemented	Not yet implemented
UN Universal Declaration on Human Rights	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carbon Disclosure Project	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Global Reporting Initiative (GRI)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The Equator Principles	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

CHAPTER 2

**Please indicate at what level of implementation your Parent institution has endorsed any of the following international collaborations?**

Please select ONE only in each row

	Fully Implemented	Partially Implemented	Not yet implemented
United Nations Statement by Financial Institutions on Environment and Sustainable Development	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
United Nations Principles for Responsible Investment (UNPRI)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
UN Principles for Sustainable Insurance (PSI)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

CHAPTER 2

**Q2.7 Does your institution provide any financial product lines or individual loans/guarantees etc. used to finance environmental and social improvements?**

Please select ONE in each row

	Yes	No
Energy efficiency measures	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Renewable energy	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Waste minimisation	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Switching to cleaner technology	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sustainable fisheries, forestry, farming, or organic farming	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Environmental improvements enabling reduction of permit fees or fines (e.g. Waste water treatment, air pollution abatement technology)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational health and safety improvements	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Social investments (e.g. Hospitals, school, public housing)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Products targeting women entrepreneurs/borrowers	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Products promoting sustainable access to credit for disadvantaged or vulnerable groups (e.g. Rural areas, low income groups)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other (please specify)	<input type="checkbox"/>	<input type="checkbox"/>



## CHAPTER 2

**Q2.7.1 For those financial product lines or individual loans/guarantees etc. used to finance environmental and social improvements please enter the Portfolio Total Amount in Euro (€).**

Please enter the amount in whole numbers only in the box(es) provided. Please enter numeric values only and do not include any commas.

Energy efficiency measures	10000
Renewable energy	50000
Environmental improvements enabling reduction of permit fees or fines (e.g. Waste water treatment, air pollution abatement technology)	20000
Occupational health and safety improvements	10000

## CHAPTER 2 - ADDITIONAL COMMENTS

### **Please provide any comments on Chapter 2**

Please enter your response in the space provided

- 

### **Please mark this Chapter as complete:**

Please select ONE option only

- Mark Chapter 2 as complete - Return to Main Menu

## CHAPTER 3 - INTRODUCTION

This section first covers the extent to which your institution manages sustainability as a business issue in its own right before moving on to some more detailed questions covering the four key sustainability areas (marketplace, workplace, environment and community). It finishes by asking you for detail on the level of internal audit involvement in managing environmental and social issues. For each question please select all the statements which apply to your institution or where you have gone beyond this level.

## CHAPTER 3 - SUSTAINABILITY STRATEGY

### Q3.1.1 Does your institution have a sustainability strategy in place?

Please select ONE only

- We do not have a sustainability (environmental and social risk management) strategy
- We have environmental and social risk management strategies in some business lines
- We have environmental and social risk management strategies in all business lines

Please select ALL that apply

- We have a public commitment (e.g. an online strategy statement) to managing our direct and indirect environmental and social impacts
- We have Board level commitment for our sustainability strategy
- We have a named senior executive who is responsible for implementing our sustainability strategy

## CHAPTER 3 - SUSTAINABILITY STRATEGY

### Q3.1.2 How does your institution engage with stakeholders on environmental and social issues?

Please select if applicable

- We have a point of contact for dealing reactively with public enquiries and concerns related to environmental and social matters, in a timely manner

Please select ONE only

- We engage with stakeholders on an ad hoc and reactive basis (for example in the event of a crisis)
- We are in the process of identifying our key stakeholders. Currently we engage proactively but informally with certain key stakeholders only (for example trade unions)
- We have identified our key stakeholders and have implemented a Formal Stakeholder Engagement Programme. We engage in regular dialogue on environmental and social issues with all key stakeholders
- We integrate stakeholder feedback and needs into environmental and social risk management policy frameworks, management systems and public reporting on environmental and social issues

## CHAPTER 3 - MARKETPLACE

### Q3.2.1 Does your institution have an environmental and social (E&S) risk management policy?

Please select ONE only

- We do not currently have a policy or high level statement addressing how we manage E&S risk
- We have a high level statement (not a formal policy) of our commitment to addressing the key E&S risks resulting from our activities
- We have a policy which states our commitment to continuous improvement in E&S risk management and to comply with relevant national legislation

**Q3.2.1b Does your institution have an environmental and social (E&S) risk management policy?**

Please select ALL that apply

- We have a policy which states our commitment to addressing all key E&S risks resulting from our activities
- We have a policy which states our commitment to engaging and disclosing all relevant E&S information to our stakeholders
- The policy is reviewed annually and signed-off by senior management

## CHAPTER 3 - MARKETPLACE

### Q3.2.2 What are the governance arrangements covering environmental and social (E&S) issues?

Please select ONE only

- No members of staff have specific accountability for E&S issues; issues are managed on a reactive basis as and when they arise. This could include senior management involvement
- We have a governance structure which ensures that appropriately qualified staff have been appointed to oversee E&S issues including oversight by senior management in some business lines
- We have a governance structure which ensures that appropriately qualified staff have been appointed to oversee E&S issues including oversight by senior management in all business lines

Please select ALL that apply

- We have a governance structure that identifies a Board Member with responsibility for E&S issues and which requires regular reporting to the Board
- Responsibility for E&S risk management is included in relevant job specifications and all staff with lead responsibility for managing E&S risk are incentivised and rewarded appropriately
- The internal audit department is required to periodically review E&S risk management policy compliance
- We ensure that adequate technical expertise is available to assess transactions with potentially high E or S risks (either in-house or externally)



## CHAPTER 3 - MARKETPLACE

### Q3.2.3 To what extent are environmental and social (E&S) due diligence procedures embedded in the transaction approval process?

Please select ONE only

- We do not currently screen transactions for E&S risks or opportunities
- We have E&S due diligence procedures for certain business lines. These are integrated into the transaction approval process and include the application of an exclusion list and a Category A list as well as requiring compliance with applicable national laws on environment, health, safety and social issues
- We have E&S due diligence procedures for all business lines. These are integrated into the transaction approval process and include the application of an exclusion list and a Category A list as well as requiring compliance with applicable national laws on environment, health, safety and social issues
- We have E&S due diligence procedures embedded into our transaction approval process in all business lines, including the application of an Exclusion List and a Category A list. Procedures and tools are used, which are tailored to the level of risk in each business line. Procedures are reviewed annually and signed off by senior management

## CHAPTER 3 - MARKETPLACE

### Q3.2.4 Has your institution set internal monitoring measures and key performance indicators?

Please select ONE only

- We do not currently have any E&S related monitoring measures in place
- We have monitoring measures in some business lines to ensure that E&S policies and procedures are implemented effectively
- We have monitoring measures in most business lines to ensure that E&S policies and procedures are implemented effectively
- We have monitoring measures and performance indicators covering E&S risk management in place in most business lines

Please select ALL that apply

- We have performance indicators and targets addressing management of E&S risks and opportunities embedded throughout the institution
- Our performance indicators and targets are aligned to bank-wide strategies

## CHAPTER 3 - MARKETPLACE

### Q3.2.5 Do you have an internal process to report performance on environmental and social (E&S) issues?

Please select ONE only

- Performance data is not currently reported or regularly reviewed internally
- Performance data is collected by analysts in individual business lines (where applicable policies and procedures are in place). No review of data is regularly undertaken
- Performance data is collected, and reviewed by middle management within individual business lines
- Performance data is collected and regularly reviewed by senior management within individual business lines
- Performance data, covering all business lines is collated centrally and regularly reviewed by senior management
- E&S risk management performance data is regularly reviewed by the Board

## CHAPTER 3 - MARKETPLACE

### Q3.2.6 Do you report externally to the public on how you manage environmental and social (E&S) issues?

Please select if applicable

- Where they exist our policies addressing the management of E&S risk management issues are publically available

Please select ONE only

- We do not yet report externally on how we manage E&S risk management issues
- We are in the process of developing an approach to reporting environmental and social risk management performance
- We report periodically to external stakeholders on how we address environmental and social issues including Category A loans in our businesses, and our own operations
- We disclose activities and performance against targets for our environmental and social issues (direct and indirect, including Category A loans) in our businesses, and our own operations

CHAPTER 3 - MARKETPLACE

**Q3.2.7 Did employees of your institution receive environmental and social (E&S) risk management training during the reporting period?**

Please select ONE only

- No E&S risk management training has been provided during the reporting period
- Some relevant employees received E&S risk management training during the reporting period
- All relevant staff, including senior management with responsibility for E&S risk management, receive training regularly

Please select ALL that apply

- We monitor the proportion of employees with responsibility for E&S management who have received training
- There is mandatory E&S risk management training on certain issues (e.g. occupational health and safety) which is required for all staff on an ongoing basis to ensure knowledge is up-to-date, as well as mandatory E&S risk management induction training for new joiners

## CHAPTER 3 - MARKETPLACE

### Q3.2.8 Who provided the environmental and social risk management training during the period?

Please select ALL that apply

- In-house training
- External training organisation
- Asian Development Bank (ABD)
- European Bank for Reconstruction and Development (EBRD)
- European Investment Bank (EIB)
- International Finance Corporation (IFC)
- KFW Banking Group / Germany Development Corporation (KFW/DEG)
- Netherlands Development Finance Company (FMO)
- Other (please specify)

## CHAPTER 3 - MARKETPLACE

### Q3.2.9 To what extent does your institution actively monitor or manage portfolio level environmental and social (E&S) risk concentrations?

Please select ONE only

- We do not monitor E&S risk at a portfolio level
- We are putting processes in place so that we can begin to understand E&S risk classification at a portfolio level
- We have portfolio level breakdowns by transaction type, industry sector and E&S risk classification in some business lines
- We have portfolio level breakdowns by transaction type, industry sector and E&S risk classification in all business lines
- We monitor how our portfolio profile is changing over time and we have established caps which limit the proportion of our portfolio exposed to high E&S risk sectors

## CHAPTER 3 - MARKETPLACE

### Q.3.2.10 To what extent does your institution conduct research and utilise the findings to develop products and services that support environmental and social (E&S) improvements?

Please select ONE only

- We do not actively pursue opportunities to develop products that support E&S improvements. We respond to requests for funding in the normal course of business
- We understand that products supporting E&S improvements could provide market opportunities
- We are researching potential opportunities with a view to developing products
- We have developed one or more products specifically designed to support E&S improvements
- We have a group level strategy (embedded in our overall business strategy) which promotes investment in new products supporting E&S improvements
- We actively encourage and monitor take-up of new products supporting E&S improvements



## CHAPTER 3 - MARKETPLACE

### Q3.2.11 To what extent does your institution manage environmental and social (E&S) issues associated with your supply chain?

Please select ONE only

- We do not consider E&S issues or performance when choosing suppliers
- E&S issues are considered at least informally when choosing suppliers, for example by making additional enquiries if low labour cost is a material factor in the competitiveness of the proposed product
- We actively assess the E&S performance of our suppliers (for example through the use of procurement checklists to identify E&S issues)
- We have a supplier policy which requires all suppliers to confirm that they are compliant with national legislative requirements covering E&S issues
- We have incorporated minimum E&S standards into our supplier policies, including policies which require suppliers to comply with relevant ILO conventions
- We actively monitor the E&S performance of our suppliers (for example by conducting site visits, and/or regularly reviewing employment practices)

## CHAPTER 3 - WORKPLACE

### Q3.3.1 Does your institution have a human resource (HR) policy?

Please select ONE only

- We do not have an HR policy
- We are in the process of developing a policy which supports sound worker/management relationships
- We have developed an HR policy appropriate to our size and workforce and are in the process of communicating it to employees
- We have documented our HR policy and are in the process of communicating to all workers their working conditions and terms of employment
- We have procedures in place which ensure that employees are aware of our HR policy

Please select ALL that apply

- Our HR policy is reviewed annually and signed-off by senior management
- We monitor compliance with our HR policy as well as reporting performance data (for example the number of women in senior management roles) externally

CHAPTER 3 - WORKPLACE

**Q3.3.2 Does your human resources policy make specific reference to any of the following issues?**

Please select ONE only in each row

	Yes	No
Occupational health and safety	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Child labour	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Forced labour	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Workers organisations	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-employee workers	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## CHAPTER 3 - WORKPLACE

### Q3.3.3 How does your institution promote equality and diversity in your workforce?

Please select ALL that apply

- We do not actively manage issues relating to equality and diversity
- Our human resources policy include a commitment to comply with applicable national laws on non-discrimination related to employment
- We monitor key performance indicators covering the diversity of our workforce and actively promote equality and diversity within our workforce (for example by providing employee networking groups or through awareness raising initiatives)
- We actively promote equality and diversity within our workforce by providing employee networking groups, and through awareness raising initiatives
- Key processes been reviewed and revised to ensure equality and diversity priorities are embedded (for example for interviews, promotions, and in resourcing decisions)
- All employees are required to confirm annually that they have read and understood our policy relating to equality and diversity and to complete training related to this issue
- We comply with standards embodied in the ILO Core Conventions

## CHAPTER 3 - WORKPLACE

### Q3.3.4 Does your institution provide a grievance mechanism for workers to raise workplace concerns?

Please select ALL that apply

- We do not currently have a formal grievance mechanism in place. Employees can raise concerns or grievances informally with their manager or supervisor
- We have a formal grievance mechanism in place which is accessible to all employees
- We have made it clear in writing that employees can report matters without fear of retribution
- We have made it clear in writing that employees can report matters anonymously
- Employees have access to an independently managed 'whistle blowing hotline'
- We monitor the timely resolution of issues raised

**Q3.3.5 Were there any collective redundancies during the reporting period or planned redundancies or additions in the next year?**

Please select ALL that apply

- We are not planning redundancies or additions to the workforce in the next year
- We are planning redundancies in the next year
- We are planning additions in the next year
- We have developed a retrenchment plan in line with Performance Requirement 2 of the EBRD Environment and Social Policy
- We have provided EBRD with the retrenchment plan

**Q3.3.6 Have there been any collective disputes or court cases related to labour issues during the reporting period?**

Please select ALL that apply

- There were no strikes or collective disputes related to labour and working conditions
- There were no court cases during the year
- We have provided a summary of the disputes and how they were resolved to the EBRD
- We have provided a summary of the court cases, issues contested and outcomes to the EBRD

## CHAPTER 3 - ENVIRONMENT

### Q3.4.1 To what extent does your institution manage its direct environmental impact?

Please select ALL that apply

- We do not currently measure or manage the direct environmental impact (energy, paper use, waste, travel etc.) of our own operations
- We are committed to managing our direct environmental impact and have an environmental policy covering the operations of the company
- Our environmental policy, covering our direct environmental impacts, is publically available
- We measure our direct environmental impact (for example energy, water and paper consumption)

Please select ONE only

- We are in the process of establishing reduction targets and raising awareness amongst employees
- We have established direct environmental impact reduction targets and raise awareness of these targets amongst employees

Please select ALL that apply

- Our environmental targets are reviewed regularly by senior management
- Progress in meeting our environmental targets is reported publically at least annually



## CHAPTER 3 - COMMUNITY

### Q3.5.1 To what extent does your institution actively manage community investment activities?

Please select ONE only

- Community investment activities are not actively managed by the institution
- Employees and/or local branches are involved in charitable activities on an ad hoc individual basis
- We actively support community investment activities

Please select ALL that apply

- We donate money to charities and support community investment activities as and when they arise (for example donating prizes, sponsoring events or allowing employees to volunteer during working hours)
- We have a defined community investment strategy and we understand the benefit of this strategy to our institution and our stakeholders
- We measure the monetary value of our community investment activities including cash donations and in-kind giving (for example employee volunteering during paid working hours or product or service donations)
- We measure the impact and the effectiveness of our community investment activities

## CHAPTER 3 - INTERNAL AUDIT

### Q3.6.1 Does your internal audit department provide support and challenge to your environmental and social (E&S) risk management programme?

Please select ONE only

- We do not have an internal audit function, OR our internal audit function or equivalent is not currently involved in the management of environmental and social issues
- Our internal audit function or equivalent provides support and challenge on our E&S risk management programme as and when required by a member of staff dealing with E&S risk management
- Our internal audit function or equivalent regularly provides support and challenge on our E&S risk management programme
- Our internal audit department is involved in monitoring compliance with internal controls which are discussed, agreed and reviewed with management and are in line with international standards and guidelines

Please select if applicable

- Our Board regularly receives independent internal audit reports and acts upon recommendations made

CHAPTER 3 - INTERNAL AUDIT

**Q3.6.2 Has your internal audit department been involved in the preparation of this submission?**

Please select ONE only

Yes

No

### CHAPTER 3 - ADDITIONAL COMMENTS

**Please provide any comments you may have on Chapter 3.**

Please enter your response in the space provided

- 

**Please mark this chapter as complete:**

Mark Chapter 3 as complete - Return to  
Main Menu

As you have now reached the end of the Index, we would like to give you the opportunity to download or print a PDF copy of your responses. Please click on the link below to download your PDF receipt for chapters 1-3. Click here to download your answers in PDF format Once you move past this page, you will NOT have the opportunity to go back and review your answers. When you are ready, click the Next button. Thank you for completing the EBRD FI Sustainability Index.