

**BANCO FINANDINA BIC****Certified B Corporation**

SCORE	COMPLETION	VERSION	NAME	SECTOR	COMPANY SIZE
<b>123.2</b>	<b>100%</b>	<b>6</b>	<b>Active Assessment</b>	<b>Service</b>	<b>1000+</b>

As wholly-owned subsidiary of Grupo Seissa, Banco Finandina BIC is required to make its full B Impact Assessment transparent. The PDF contains a completed B Impact Assessment that has been reviewed by B Lab with Banco Finandina BIC as part of their certification as a B Corporation. Answers to questions that would reveal sensitive information (e.g. that would advantage competitors or prejudice litigation) are highlighted with a "Sensitive" textbox.

Sensitive

# Mission & Engagement

3.6

## Level of Impact Focus

Describe your company's approach to creating positive impact.

This is an unweighted question that will not impact your score and is asked only for research/benchmarking purposes.

- Creating positive social or environmental impact is not a focus for our business
- We occasionally think about the social and environmental impact of some aspects of our business, but not frequently.
- We frequently consider our social and environmental impact, but it isn't a high priority in decision-making.
- We consistently incorporate social and environmental impact into decision-making because we consider it important to the success and profitability of our business.
- We treat our social and environmental impact as a primary measure of success for our business and prioritize it even in cases where it may not drive profitability.

Points Available: 0.00

## Mission Statement Characteristics

Does your company's formal, written corporate mission statement include any of the following?

A formal written corporate mission statement is one that is either publicly facing or formally shared with the employees of the company.

Please check all that apply.

- No social or environmental commitment
- A general commitment to social or environmental responsibility (e.g. to conserve the environment)
- A commitment to a specific positive social impact (e.g. poverty alleviation, sustainable economic development)
- A commitment to a specific positive environmental impact (e.g. reducing waste sent to landfills through upcycled products)
- A commitment to serve a target beneficiary group in need (e.g. low-income customers, smallholder farmers)
- We have no written mission statement

Points Earned: 0.29 of 0.29

## Mission Statement

Please share the text of your formal mission statement here.

Misión: Brindar soluciones financieras de una forma diferente y sostenible. Propósito: Brindar soluciones financieras de una forma diferente y sostenible, generando un impacto positivo a través de 5 dimensiones. 1. Operar bajo los más altos estándares de gobierno corporativo, ética y transparencia. 2. Maximizar el patrimonio en el largo plazo, a través de la innovación y evolución permanente de sus soluciones financieras en beneficio de los clientes; 3. Gestionar rigurosamente el impacto ambiental de su actividad empresarial; 4. Acompañar el desarrollo del talento a través de la formación y promoción profesional, generando un impacto positivo en sus colaboradores, fortaleciendo sus habilidades para ser diligentes, confiables y entusiastas. 5. Ser un facilitador de empleabilidad para la comunidad estructuralmente desempleada, promoviendo una cultura de RSE a través del voluntariado y promoviendo alianzas para apoyar iniciativas de interés de la región donde opera. Visión: Ser reconocidos por nuestros clientes y nuestra gente como un Banco sostenible, ágil, cercano, innovador y transparente. Valores: Respeto, responsabilidad, colaboración, honestidad y excelencia en el servicio.

Points Available: 0.00

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## Social and Environmental Decision-Making

How does your company integrate social and environmental performance into decision-making?

Your answers determine which future questions in the assessment are applicable to your company.

- Employee training that includes social or environmental issues material to our company or its mission
- Manager roles with job descriptions that explicitly incorporate social and environmental performance
- Performance reviews that formally incorporate social and environmental issues
- Compensation and job descriptions of executive team members that include social and environmental performance
- Board of Directors review of social and environmental performance
- We measure our externalities in monetary terms and incorporate them into our financial balances
- Other - please describe
- None of the above

Points Earned: 0.40 of 0.57

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## Social and Environmental Performance Training

How are social or environmental performance principles and practices incorporated into employee training programs?

Please check all that apply.

- Only included informally in orientation, training, or instruction
- Specific, formal training is integrated into new employee and new manager training
- Specific, formal training is integrated into ongoing employee and manager training
- Workers articulate goals and achievements related to social and environmental metrics as an individual or part of a workplace team
- All supervisors and managers receive training on how to communicate social and environmental goals to employees and implement accountability for results
- None of the above

Points Earned: 0.57 of 0.57

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## Mission-driven Executive Compensation

Which of your executives have their compensation tied to achieving specific social and environmental metrics or objectives?

Please check all that apply.

- None
- Our CEO or President
- Senior managers reporting to the CEO or President

Points Available: 0.57

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## Social or Environmental Performance Related Executive Job Descriptions

What social or environmental issues appear in performance-related responsibilities or expectations outlined in the job descriptions of the CEO and the CEO's direct reports?

- Human rights and labor performance (including supply chain)
- Community engagement (including volunteering and charitable giving)
- Serving consumers in need
- Environmental performance
- Other social or environmental innovation (please describe)
- None of the above

Points Earned: 0.57 of 0.57

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## Methods of Engagement

What methods does the company use to solicit feedback from stakeholders on its social and environmental performance on material issues?

- Stakeholder surveys and /or focus groups
- Townhall meetings or forums
- Individual meetings with stakeholders or stakeholder representatives
- Stakeholder focused working groups and / or advisory panels
- Stakeholder advisory councils that report directly to senior executives and/or Board of Directors
- Other
- None of the above

Points Earned: 0.57 of 0.57

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## Management of Material Social and Environmental Issues

How does your company identify, measure, and manage the most material social and environmental issues relevant to your operations and business model?

Answers 3-5 can only be selected if a materiality assessment has been conducted and answer 2 applies.

- We track impact metrics that we've chosen based on company mission or executive decision
- We have conducted a materiality assessment of our company using stakeholder engagement mechanisms or research
- We have identified and measure metrics based on the results of the materiality assessment we conducted for the company
- We have set performance targets for all identified material issues and measurements
- We measure the material social and environmental outcomes produced by our performance on our KPIs over time
- None of the above

Points Earned: 0.57 of 0.57

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## Identification of Material Issues

Based on the processes you have highlighted, what are the material issues that have been identified?

En cuanto a las problemáticas ambientales el Banco ha identificado la necesidad de mitigar y adaptar las operaciones al cambio climático. En la misma línea el Banco ha identificado la necesidad de conservar el planeta promoviendo actividades financieras hacia la movilidad sostenible, energías renovables, tecnologías limpias, agricultura ecológica y proyectos de conservación de la naturaleza. En cuanto a las problemáticas de orden social el Banco ha identificado la necesidad de promover empleo de calidad, capacitación y desarrollo profesional, principalmente hacia las comunidades de impacto donde se ubican sus operaciones. Adicionalmente, el Banco ha identificado problemáticas en comunidades vulnerables, como la necesidad de inclusión y acceso a mejores oportunidades de desarrollo de las personas en condición de vulnerabilidad (primer empleo, mujeres cabeza de familia, personas en condición de discapacidad, entre otros). En cuanto a los desafíos del Gobierno Corporativo el Banco ha identificado las vulnerabilidades que se presentan en el sector financiero por parte de la corrupción y el uso indebido de los recursos financieros. De igual manera el Banco ha identificado la crisis de credibilidad que tiene el sector financiero frente a los diferentes públicos de interés.

Points Available: 0.00

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## Frequency of Materiality Assessment Updates

How frequently does your company conduct or review its materiality assessment of social and environmental issues?

- Company conducts a complete materiality assessment or update at least every other year
- Company conducts a complete materiality assessment every year
- Company reviews or conducts a materiality assessment "update" every year
- Company has created materiality review processes to identify and adjust material issues more frequently than annually
- None of the above

Points Earned: 0.57 of 0.57

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## Addressing Stakeholder / Human Rights Grievances

Does your company have any of the following practices to address stakeholder grievances and/or human rights allegations?

- Company issues a public report identifying cases surfaced from grievance mechanisms (and other human rights related allegations), along with company responses
- Company has evidence of successful remedy (to the satisfaction of the stakeholder affected) for all grievances in the last year
- Company has implemented or revised company practices, and publicly reported those changes, to mitigate concerns raised via grievance mechanism in the last year
- Human rights policies, reviews, and diligence mechanisms are overseen by the Board of Directors
- None of the above

Points Earned: 0.14 of 0.57

OPERATIONS

## Ethics & Transparency

7.7

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## Governance Structures

What is the company's highest level of corporate oversight?

- Owner or Manager Governed (including Board of Directors with only owners/ executives)
- Management, Executive Committee, or Democratic Governance
- Non-Fiduciary Advisory Board
- Board of Directors (with at least one member who is not an executive or owner of the company)

Points Earned: 0.55 of 0.55

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## Governing Body Characteristics

Which of the following apply to your company's Board of Directors?

- Meets at least quarterly
- Requires minimum attendance rate for each board member
- Has budgetary authority to hire independent third-party consultants without management approval
- Conducts regular self-assessment of board performance
- Conducts regular independent assessment of board performance
- None of the above
- N/A - No Board of Directors

Points Earned: 0.55 of 0.55

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## Governing Body Composition

Which of the following apply to your company's Board of Directors?

- Includes at least 50% independent members
- All directors serve four or fewer other board mandates
- Term limits are set in board bylaws
- Requires separation of the board chair and chief executive positions
- Company is a cooperative and elects Board from membership
- None of the above
- N/A - No Board of Directors

Points Earned: 0.82 of 1.09

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## Governing Body Stakeholder Representation

Does your company's Board of Directors have voting seats representing:

Select all that apply.

- Executive employees
- Non-executive employees
- Community expertise (e.g. local university representative)
- Environmental expertise (e.g. environmental nonprofits)
- Customers
- None of the above
- N/A - no Board of Directors

Points Earned: 0.14 of 0.27

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## Audit Committee Characteristics

Which of the following apply to the Audit Committee of your company's Board of Directors?

Please check all that apply.

- Committee meets at least quarterly
- All Audit Committee members are independent
- Procedures are in place for internal auditors to report directly to the Audit Committee in the case of concerns regarding the accuracy and integrity of the financial reports
- All audit and non-audit fees of the independent auditor are disclosed
- None of the above
- N/A - No Audit Committee
- N/A - No Board of Directors

Points Earned: 0.55 of 0.55

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## Code of Ethics

What is required by your company's Code of Ethics?

- Prohibition of bribes in any form, including kickbacks or gifts, on any portion of contract payments or soft dollar practices
- Formal oversight policy covering direct or indirect political contributions, charitable donations, and sponsorships
- Public disclosure of financial and in-kind contributions to political parties, politicians, lobby groups, charitable organizations, and advocacy groups
- Other - please describe
- None of the above
- N/A - No Code of Ethics

Points Earned: 0.36 of 0.55

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## Instruction on Code of Ethics

How does your company instruct employees regarding your Code of Ethics on behavioral expectations, bribery, and corruption?

Please check all that apply.

- We instruct the Board of Directors on the Code at least annually
- We instruct all newly hired workers on the Code
- We instruct managers on the Code on an ongoing basis
- We instruct all non-managerial workers on the Code on an ongoing basis
- We communicate changes to the Code whenever it is updated
- Other - please describe
- No Code of Ethics or equivalent, or no training on the Code

Points Earned: 0.55 of 0.55

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## Breached Code of Ethics Breachment Policy

In cases where there are material breaches to your company's Code of Ethics, what actions are formally outlined for your company?

- Breaches, including case details, are reported to Board of Directors
- Breaches, including case details, are reported publicly
- Reported breaches are investigated promptly via independent party
- Employees are dismissed or disciplined if found in breach
- Contracts with business partners in breach are terminated
- Company makes improvements to anti-corruption program based on reported cases
- Other - please describe
- None of the above
- N/A - No Business Code of Conduct

Points Earned: 0.55 of 0.55

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## Anti-Corruption Practices

Which of the following anti-corruption reporting and prevention systems are in place?

- Written employee whistle-blowing policy with confidentiality policy
- Circulation of whistle-blowing policy to all employees and business partners
- Communication of the anti-corruption system at least annually to the relevant internal and external stakeholders
- Annual training on the anti-corruption system
- Providing supporting tools and guidance (e.g. self-assessment survey for high-risk departments)
- Anonymous mechanisms to report concerns and grievances
- Individual or department oversight with direct access to Board of Directors
- We take part of a collective action/coalition with governments, community-based organizations, NGOs and other businesses to act against corruption
- Other - please describe
- None of the above

Points Earned: 0.55 of 0.55

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## Monitoring Ethics and Corruption

Does your company do any of the following with regard to monitoring and reporting on your anti-corruption programme?

- Responsibility for the monitoring has been clearly assigned and resources have been made available
- Mechanisms are in place for continuous monitoring (internal employee self-evaluations, automated controls monitoring)
- The management of the company (e.g. Board of Directors, Audit Committee) review the results of internal and external reviews and ensure that required changes are implemented in an appropriate and prompt manner
- External independent assurance is conducted to provide further security to management and stakeholders regarding the effectiveness of the anti-corruption programme
- Regular reporting announcements about the program are made at least annually to relevant internal and external stakeholders (workshops, CEO announcement, newsletter)
- None of the above

Points Earned: 0.33 of 0.55

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## Audited Financials

Does the company produce financials that are audited annually by an internationally accredited Certified Public Accountant (CPA)?

- Yes
- No

Points Earned: 0.55 of 0.55

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## Financial Controls

Does your company maintain any of the following financial controls?

Please check all that apply.

- Fraud risk assessment is conducted at least annually and any internal control deficiencies identified are communicated to Board of Directors and senior management
- Formal internal audit department has direct access to the Board of Directors and Audit Committee
- Job descriptions for managers and employees clearly define lines of financial reporting, responsibilities, and limits for the authorization, approval, and verification of disbursements
- Financial control activities are documented, and at a minimum, cover controls around cash disbursement, accounts receivable, accounts payable, and inventory management
- Majority of financial controls are automated
- None of the above

Points Earned: 0.55 of 0.55

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# Company Transparency

What information does the company make publicly available and transparent?

Your answers determine which future questions in the assessment are applicable to your company.

- Beneficial ownership of the company
- Financial performance (must be transparent to employees at minimum)
- Social and environmental performance (e.g. impact reports)
- Membership of the Board of Directors
- None of the above

Points Earned: 0.55 of 0.55

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## Financial Transparency with Employees

How does your company formally share financial information with full-time employees?

Exclude compensation data. Please check all that apply.

- We have no formal documented process to share financial information with employees
- Our company discloses all financial information (except salary info) at least yearly
- Our company discloses all financial information (except salary info) at least quarterly
- In addition to sharing financials, our company also has an intentional education program around shared financials
- In addition to sharing financials with employees, our company publicly reports its financial statements

Points Earned: 0.55 of 0.55

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## Impact Reporting

Does the company produce a public-facing annual report detailing its social and environmental performance that includes any of the following?

- We seek input from relevant stakeholder groups to help determine what information to report
- We provide clear descriptions of our mission-related activities
- We share quantifiable targets related to our company's mission
- We share quantifiable results from our mission-related activities (e.g., lbs of carbon offset)
- We use consistent variables of measurement which allow comparisons to previous years
- Our report is in compliance with the Global Reporting Initiative (GRI) or equivalent disclosure level based on a third-party voluntary reporting standard
- A third party has validated the information we share
- Impact reporting is integrated with financial reporting
- We don't produce a public-facing mission-related annual report

Points Earned: 0.49 of 0.55

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# Governing Body Transparency

What information does your company make transparent regarding your Board of Directors?

Please check all that apply.

- We publicly report member names, bios or CVs, and relationship, including any conflict of interest with the company
- We publicly report attendance rate of board meetings
- We publicly report remuneration of board members and chief executives
- None of the above

Points Earned: 0.18 of 0.55

## Governance Metrics

OPERATIONS

**0.0**

This section asks for your company to provide important financial information that will be referenced later in the assessment.

### Last Fiscal Year

On what date did your last fiscal year end?

If your company has not yet completed its first fiscal year, please put your anticipated fiscal year end date.

On what date did your last fiscal year end?

Points Available: 0.00

### Reporting Currency

Select your reporting currency

- Colombian Peso - COP

Points Available: 0.00

### Revenue Year Before Last

Total Earned Revenue

From the fiscal year before last

If your company has not yet completed its first fiscal year, please put \$0

From the fiscal year before last

**Sensitive**

## Revenue Last Year

Total Earned Revenue

From the last fiscal year

This question will be used for scored calculation questions later in the assessment. Please complete for accurate scoring. If your company has not yet completed its first fiscal year, please put \$0

From the last fiscal year

Sensitive

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## Net Income Last Year

Net Income

From the last fiscal year

If your company has not yet completed its first fiscal year, please put \$0

From the last fiscal year

Sensitive

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## Net Income Year Before Last

Net Income

From the fiscal year before last

From the fiscal year before last

Sensitive

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## Payments to Government

Payments to government in the last fiscal year

Select N/A if company is pre-revenue.

Payments to government in the last fiscal year

We do not track this

Points Available: 0.00

IMPACT BUSINESS MODELS

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## Mission Locked - Impact Business Model

7.5

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Recognizes corporate forms and amendments that preserve mission and/or considers stakeholders regardless of company ownership

## Mission Lock

Separate from a mission statement, what has your company done to legally ensure that its social or environmental performance is a part of its decision-making over time, regardless of company ownership?

This question is related to the legal requirement for Certified B Corps. Click "Learn" for more information and resources about this requirement.

- Signed a contract or Board resolution committing to adopting a legal form that requires consideration of all stakeholders (e.g. signed B Corp Agreement)
- Adopted a specific legal entity or governance structure that preserves mission over time, but does not require consideration of all stakeholders in its decision-making (e.g. cooperative)
- As a company wholly owned by another company that has not done so, amended corporate governing documents or adopted a legal entity that requires consideration of all stakeholders in its decision-making (e.g. benefit corporation, completed B Corp legal amendment)
- As an independent or publicly-owned business, amended corporate governing documents or adopted a legal entity that requires consideration of all stakeholders in its decision-making (e.g. benefit corporation, completed B Corp legal amendment)
- None of the above

Points Earned: 7.50 of 10.00

## Workers

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OPERATIONS

### Workers Impact Area Introduction

**0.0**

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This section identifies who should be considered a "worker" in the B Impact Assessment and reports your worker-related metrics. It also identifies whether your company is designed to deliver a specific, material, positive impact for its workers, and if so, opens the Worker Impact Business Model section that is most applicable.

### Majority Hourly vs. Salaried Workers

Are the majority (greater than 50%) of your employees paid on a fixed salary or a daily or hourly wage?

This is a REQUIRED question that determines the set of additional questions your company will respond to regarding your employee impact.

- Fixed Salary
- Daily or hourly wage

Points Available: 0.00

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## Use Of Contracted Labor

Is any of your company's labor performed by subcontracted organizations or individuals, such as outsourced staffing services or independent contractors?

Your answers determine which future questions in the assessment are applicable to your company.

- Yes, some of our labor is contracted to third party subcontractors that manage staff on our behalf
- Yes, we hire individual independent contractors who are contracted to work greater than 20 hours per week for your company over an indefinite period or longer than 6 months
- We utilize individual independent contractors who do not work greater than 20 hours per week for us over an indefinite period or longer than 6 months
- None of the above

Points Available: 0.00

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## Workers Impact Business Model Introduction

Is your company structured to benefit its employees in either of the following ways?

Your answers determine which future questions in the assessment are applicable to your company.

- Ownership structures that provide significant equity (>40%) and empowerment to all employees (e.g. employee-owned companies, cooperatives)
- Providing high quality jobs or professional development for individuals with chronic barriers to employment (workforce development programs)
- None of the above

Points Available: 0.00

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## Workers from Chronically Underemployed Populations

Does your company hire workers that can be verified to be from chronically underemployed populations?

Your answers determine which future questions in the assessment are applicable to your company.

- Yes
- No

Points Available: 0.00

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# Job Quality for Workers from Chronically Underemployed Populations

Does your company provide above market wages, benefits, and/or professional development and support to workers hired from chronically underemployed populations?

Answering affirmatively will opt you into additional sections of the B Impact Assessment with more specific questions about this Impact Business Model.

Yes

No

Points Available: 0.00

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## # of Full Time Workers

Number of Total Full-Time Workers

Current Total Full-Time Workers

Please click "Learn More" to understand how to answer this question.

Current Total Full-Time Workers

We do not track this

Points Available: 0.00

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## # of Full Time Workers Last Year

Number of Total Full-Time Workers

Total full-time workers twelve months ago

Please click "Learn More" to understand how to answer this question.

Total full-time workers twelve months ago

We do not track this

Points Available: 0.00

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## # of Part Time Workers

Number of Total Part-Time Workers

Current Total Part-Time Workers

Please click "Learn More" to understand how to answer this question.

Current Total Part-Time Workers

We do not track this

Points Available: 0.00

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## # of Part Time Workers Last Year

Number of Total Part-Time Workers

Total part-time workers twelve months ago

Please click "Learn More" to understand how to answer this question.

Total part-time workers twelve months ago

We do not track this

Points Available: 0.00

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## # of Temporary Workers

Number of Total Temporary Workers

Current Total Temporary Workers

Please click "Learn More" to understand how to answer this question.

Current Total Temporary Workers

We do not track this

Points Available: 0.00

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## # of Temporary Workers Last Year

Number of Total Temporary Workers

Total temporary workers twelve months ago

Please click "Learn More" to understand how to answer this question.

Total temporary workers twelve months ago

We do not track this

Points Available: 0.00

## Financial Security

OPERATIONS

**4.8**

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## Lowest Paid Wage

What is the company's lowest wage as calculated on an hourly basis?

Please exclude students and interns in this calculation.

What is the company's lowest wage as calculated on an hourly basis?

We do not track this

Points Available: 0.00

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## % of Employees Paid Individual Living Wage

What percentage of employees on an FTE (Full Time Equivalent) basis are paid at least the equivalent of a living wage for an individual?

Please exclude students and interns in this calculation.

- <75%
- 75-89%
- 90-99%
- 100%
- N/A

Points Available: 2.96

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## % of Employees Paid Family Living Wage

What percentage of employees on an FTE (Full Time Equivalent) basis are paid at least the equivalent of a living wage for a family?

Please exclude students and interns in this calculation.

- <75%
- 75-89%
- 90-99%
- 100%
- N/A

Points Available: 2.96

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## % Above the Minimum Wage

What percentage above the legal minimum wage does your lowest-paid hourly employee earn?

Please answer this question ONLY taking into account hourly workers. If you do not have hourly workers, select N/A.

- 0% - Lowest wage is equivalent to minimum wage
- 1-9%
- 10-29%
- 30-49%
- 50-75%
- 75%+
- N/A - We do not employ hourly workers

Points Available: 1.48

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## Initiatives To Increase Wages and Benefits

If it is not possible to verify a living wage in your country, has your company participated in any leadership initiatives/agreements to increase wages or benefits to workers provided in your country or industry?

Examples include commissioning a living wage calculation. Select N/A if living wage already exists.

- Yes
- No
- N/A - Living wage already exists

Points Available: 1.48

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## Compensation Policies and Practices

Does your company offer any of the following additional financial benefits to non-executive workers?

Your answers determine which future questions in the assessment are applicable to your company.

- Cost of living adjustments that match inflation rates of the country
- Bonuses or profit-sharing
- Employee ownership opportunities
- None of the above

Points Earned: 0.99 of 1.48

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## Employees Receiving a Bonus

What percentage of full-time and part-time employees, excluding founders and executives, received a monetary bonus in the last fiscal year?

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A

Points Earned: 1.48 of 1.48

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## Significance of Bonuses

What was the equivalent percentage of profits that were distributed as bonuses to non-executive workers in the last fiscal year?

- No bonus payout, or no bonus plan
- 5% or less
- 5-10%
- 10-15%
- 15-20%
- >20%
- Bonuses were paid to non-executive workers, despite the company not earning a profit

Points Earned: 0.93 of 1.48

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## % Participation in Employee Ownership

What percentage of all full-time employees have been granted stock, stock options, or stock equivalents (including participation in an ESOP or other qualified ownership plans) in the company?

Select N/A if your company is a consumer/shared services cooperative, a producer cooperative or a nonprofit.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A

Points Available: 1.48

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## Retirement Programs

Do employees have access to any of the following savings programs for retirement?

- Government-sponsored pension or superannuation plans
- Private Pension or Provident Funds
- Plan that specifically includes Socially-Responsible Investing option
- None of the above

Points Earned: 1.48 of 1.48

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## Financial Services for Employees

What financial products, programs, or services does your company provide that help to meet financial health needs of hourly employees?

Please answer this question ONLY taking into account hourly workers. If you do not have hourly workers, select N/A.

- Direct deposit
- Access to free or affordable banking services or payroll cards (e.g. free ATM debit card)
- Financial management tools or coaching
- Emergency or short-term savings programs
- Low-interest or interest-free loans
- Debt management, refinancing, or loan payment contributions
- Employer match for deposits into savings accounts
- Paychecks issued off-schedule on a need basis
- Tax preparation services
- Other - please describe
- None of the above
- N/A - We do not employ hourly workers

Points Available: 0.74

OPERATIONS

## Health, Wellness, & Safety

8.0

### Government Provision Of Healthcare

How is healthcare provided in the country where the majority of employees reside?

- Universal Provision of Basic Healthcare Services (e.g. United Kingdom)
- Government-mandated or -provided health insurance programs (e.g. Switzerland)
- None of the Above

Points Available: 0.00

### Healthcare Coverage

What percentage of workers receive healthcare coverage either through a government plan or paid by the company?

If healthcare is covered through the company, only consider workers for which the company pays the majority of healthcare costs.

- <75%
- 75-84%
- 85-94%
- 95%+

Points Earned: 3.00 of 3.00

## Supplementary Health Benefits

What benefits does your company provide to all full-time tenured workers to supplement government programs?

Only select benefits the company pays the majority of costs to all full-time tenured workers. Select Other if the company covers less than 50% of the expenses for the benefits listed or other benefits offered.

- Disability coverage or accident insurance
- Life insurance
- Private dental insurance
- Private supplemental health insurance
- Extension of health benefits to spouse and children
- Access to local medical services or clinic (on-site or subsidized)
- Other - please describe
- None of the above

Points Earned: 3.00 of 3.00

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## Supplementary Health Benefits Eligibility for Part-Time Workers

When do part-time workers become eligible to participate in the supplementary benefits offered by your company?

If applicable, please select one answer indicating tenure requirements (answers 1-2), and one answer indicating weekly hour requirements (answers 3-4).

- Part-time workers are not eligible at time of hire, but become eligible to participate within their first 6 months of employment
- Part-time workers are eligible to participate at time of hire
- Part-time workers are only eligible if they work more than 20 hours a week
- Part-time workers are eligible even if they work less than 20 hours a week
- We do not offer supplementary health benefits to part-time workers
- N/A - We don't have part-time employees

Points Available: 3.00

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## Indoor Air Quality Audits

What is included in your company's annual indoor air quality audit of all company facilities?

Select all options that apply.

- No smoking within 25 feet of building entrances
- Indoor ventilation rates compliant with ASHRAE Standard 62.1 or EN 16798-1
- Minimum air intake separation distance compliant with ASHRAE Standard 62.1 or EN 16798-3
- Operations and maintenance manual for ventilation equipment compliant with ASHRAE Standard 62.1
- HVAC filters compliant with ASHRAE Standard 52.2 or ISO 16890
- Temperature and relative humidity levels (PMV and PPD) in compliance with ASHRAE Standard 55 EN-16798 or ISO 7730
- Written IAQ complaint response policy
- None of the above

Points Earned: 2.00 of 3.00

OPERATIONS

## Career Development

5.3

---

### Formal Employment

What percentage of individuals working for the company are formally employed on the payroll of the company?

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%

Points Earned: 0.75 of 0.86

---

## Professional Development Policies and Practices

Does your company provide any of the following training opportunities to workers for professional development?

Your answers determine which future questions in the assessment are applicable to your company.

- We have a formal onboarding process for new employees
- We offered ongoing training on core job responsibilities to employees within the last year
- We have a policy to encourage internal promotions and hiring for advanced positions (e.g. posting job openings internally first)
- We provide cross-skills training for career advancements or transitions (e.g. management training for non-managers)
- We provide non-career-specific life-skill training (e.g. financial literacy, English as a Second Language)
- We facilitate or have an allocated budget for external professional development opportunities, (e.g. conference attendance, online trainings)
- We provide reimbursements or programs for intensive continuing education credentials (e.g. college degrees, professional licensures)
- None of the above

Points Earned: 0.86 of 0.86

---

## Amount of Training for New Hires

What was the average amount of training that a newly hired worker received in the past twelve months?

Use average of both full-time and part-time employees.

- No training
- On-the-job training (one day to one week)
- On-the-job training (one week to one month)
- Apprenticeship or technical training (over one month)
- N/A - No new hires during the last 12 months

Points Earned: 0.57 of 0.86

---

## Employee Review Process

Which of the following is included or applies to your company's formal process for providing performance feedback to employees?

Check all that apply.

- Process has a regular schedule and is conducted at least annually
- Peer and subordinate input
- Written guidance for career development
- Social and environmental goals
- Clearly-identified and achievable goals
- A 360-degree feedback process
- All tenured employees receive feedback
- None of the above

Points Earned: 1.71 of 1.71

---

## Internal Promotions

What percentage of employees has been internally promoted within the last 12 months?

Exclude material owners in your calculation.

- 0%
- 1-5%
- 6-15%
- 15%+

Points Earned: 0.57 of 0.86

---

## Intern Hiring Practices

How does your company manage the hiring and treatment of interns?

Check all that apply. If there is no third party living wage calculated for your country of operations, please do not select "payment of a living wage."

- We have a formalized policy or program outlining the objectives of internships or internship programs for participants
- We partner with education institutions to provide internship opportunities or work-study programs
- We pay interns a living wage
- Our interns receive formal performance reviews
- Our interns have a formal opportunity to provide feedback on experience
- We have hired interns on as full-time permanent employees in the past two years
- Intern tenures are restricted to not exceed one year if interns are not currently enrolled in school
- None of the above
- N/A - Our company does not employ interns

Points Earned: 0.86 of 0.86

## Career Development (Salaried)

---

### Cross-Job Skills Training Participation

Excluding newly hired workers, what % of full-time and part-time workers received the following types of formal training during the last 12 months?

Skills-based training on cross-job functions beyond regular responsibilities (e.g. public speaking training, management training for non-managers)

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75%+
- Don't know

Points Earned: 0.20 of 0.40

---

### Life Skill Training Participation

Excluding newly hired workers, what % of full-time and part-time workers received the following types of formal training during the last 12 months?

Training on life skills for personal development (e.g. literacy, personal financial planning)

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75%+
- Don't know

Points Earned: 0.40 of 0.40

---

## External Professional Development Participation

What percentage of full-time workers has participated in external professional development or lifelong learning opportunities in the past fiscal year?

Professional development should be paid for in advance, reimbursed or subsidized by the company.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75%+

Points Earned: 0.20 of 0.80

OPERATIONS

## Engagement & Satisfaction

5.1

---

### Employee Handbook Information

What is included in your company's written and accessible employee handbook?

- A non-discrimination statement
- An anti-harassment policy with reporting mechanisms, processes, and disciplinary procedures
- A statement on work hours
- Policies on pay and performance issues
- Policies on benefits, training and leave
- Grievance resolution process
- Disciplinary procedures and possible sanctions
- A neutrality statement regarding workers' right to bargain collectively and freedom of association
- Prohibition of child labor and forced or compulsory labor
- We have no written employee handbook

Points Earned: 0.30 of 0.30

---

## Non-Discrimination Policy

What is covered in your company's written non-discrimination policy on hiring and the workplace?

Please check all that apply.

- Gender
- Race
- Color
- Disability
- Political opinion
- Sexual orientation
- Age
- Religion
- HIV status
- We have no written non-discrimination policy

Points Earned: 0.30 of 0.30

---

## Paid Secondary Caregiver Leave

What secondary parental leave policies are available to your workers, either through your company or a government program?

Select all that apply, but only select one answer indicating the total amount of paid time equivalent (answers 2-4). See "Learn More" for further instructions.

- Workers receive unpaid time off for secondary parental leave
- Workers receive up to 2 weeks (or full pay equivalent) paid leave
- Workers receive between 2 to 5 weeks (or full pay equivalent) paid leave
- Workers receive greater than 5 weeks (or full pay equivalent) paid leave
- Policy does not distinguish between primary and secondary caregiving, or provides equivalent time and pay to both
- No secondary caregiver leave is offered to employees

Points Earned: 0.24 of 0.59

---

## Supplementary Benefits

What supplementary benefits are provided to a majority of non-managerial workers?

Including full time and part time employees. Please check all that apply.

- Free transportation or transit subsidy
- Free or subsidized meals
- On-site or subsidized childcare
- Free or subsidized housing
- Other - please describe
- None of the above

Points Earned: 1.18 of 1.18

---

## Worker Empowerment

How does your company engage and empower workers?

- We have formalized feedback and complaint mechanisms beyond direct reporting lines to address concerns and improve company practices
- We have processes in place to provide input from employees prior to operational and/or strategic policy or practice changes
- Employee complaint / input mechanisms are reviewed at least every other year, with input from employees themselves into the process
- Company tracks usage of input/ feedback / complaint mechanisms and resolution / implementation rates
- We have adopted open book management or self-management principles within the workplace
- Workers have opportunity to elect member(s) to the Board of Directors
- Other - please describe
- None of the above

Points Earned: 0.59 of 0.59

---

## Worker / Management Conflict Mediation

Has your company identified one of the following designated agents to mediate complaints or issues between workers or workers and management?

- An informally-designated worker who passes information to other workers
- Union representative
- Human Resources-designated representative
- Employee Representative who has been mutually-designated by company management and employees
- Third-party ombudsman
- Other - please describe
- None of the above

Points Earned: 0.59 of 0.59

---

## Surveying and Benchmarking Engagement and Attrition

Does your company monitor and evaluate your worker satisfaction and engagement in any of the following ways?

Your answers determine which future questions in the assessment are applicable to your company.

- We calculate employee attrition rate
- We benchmark employee attrition rate to relevant benchmarks
- We regularly (at least once a year) conduct employee satisfaction or engagement surveys
- We benchmark employee satisfaction to relevant industry benchmarks
- We disaggregate calculations based on different demographic groups to identify trends
- We outperform industry benchmarks on attrition
- We outperform industry benchmarks on satisfaction
- None of the above

Points Earned: 0.59 of 0.59

---

## Departed Employees

Number of full-time and part-time workers that departed or left the company in the last twelve months

Enter 0 if None.

Number of full-time and part-time workers that departed or left the company in the last twelve months

Sensitive

---

## Employee Satisfaction

What percent of your employees are "Satisfied" or "Engaged"?

Select N/A if satisfaction or engagement is not formally surveyed.

- <65%
- 65-80%
- 81-90%
- 90%+
- N/A

Points Earned: 0.59 of 1.18

---

## Labor Practices Review

Have your company's labor practices been certified or reviewed by an independent third party during the last 12 months?

- No
- 50%+ of company's operations have been reviewed or certified
- We conducted human rights reviews beyond what is required by law
- Our compliance reports are shared with stakeholder (e.g. workers, suppliers, NGOs, government)

Points Earned: 0.59 of 0.59

---

## Labor Rights Training

What percentage of employees has received specialized training on policies and procedures concerning aspects of labor or human rights that are relevant to the company's operations?

- None
- 1-24%
- 25-49%
- 50-74%
- 75%+

Points Earned: 0.15 of 0.59

OPERATIONS

## Engagement & Satisfaction (Salaried)

2.1

---

### Number of Paid Days Off

What is the annual minimum number of paid days off (including holidays) for full-time employees?

- 0-15 work days
- 16-22 work days
- 23-29 work days
- 30-35 work days
- 36+ work days

Points Earned: 1.05 of 1.17

---

## Paid Primary Caregiver Leave for Salary Workers

Which of the following describe the primary parental leave policies for salaried workers, either through the company or government program?

If applicable, please select one answer indicating total time off (answers 1-3), and one answer indicating fully paid time off (answers 4-7).

- Primary caregivers receive 4-12 weeks of time off for parental leave (including unpaid and paid leave)
- Primary caregivers receive 13 weeks to 6 months of time off for parental leave (including unpaid and paid leave)
- Primary caregivers receive more than 6 months of time off for parental leave (including unpaid and paid leave).
- 4-12 weeks of primary parental leave (or equivalent) is fully paid
- 13-18 weeks of primary parental leave (or equivalent) is fully paid
- 19-24 weeks of primary parental leave (or equivalent) is fully paid
- More than 24 weeks of primary parental leave (or equivalent) is fully paid
- Primary caregivers receive less than 4 weeks off or no time off for parental leave

Points Earned: 0.70 of 1.17

---

## Attrition Rate for Salaried Workers

What percentage of full-time and part-time salaried workers left the company during the last twelve months?

Calculation should include voluntary and involuntary separation, but exclude workers dismissed with cause.

Sensitive

IMPACT BUSINESS MODELS

## Workforce Development - Impact Business Model 10.4

---

This IBM section is applicable to companies with targeted hiring and training programs for chronically underemployed populations.

## Workforce Development Hiring

Which of the following applies to the method in which you target or hire individuals with barriers to employment?

Your answers determine which future questions in the assessment are applicable to your company.

- We operate in a location where formal employment is rare and workforce development is a natural part of our hiring
- Individuals with barriers to employment are directly targeted and hired through our own program or in partnership with government or non-profit organizations
- We have an open hiring program that allows any interested job seeker, regardless of past experiences, to achieve employment on a first come first served basis
- None of the above

Points Available: 0.00

---

## Barriers to Employment Addressed

What is the main barrier to employment that your company targets through its hiring practices?

Check all that apply.

- Chronically discriminated against based on gender, race, color, disability, political opinion, sexual orientation, age, religion, social or ethnic origin
- Physical or mental disability
- Homelessness
- Incarceration or criminal history
- Drug or alcohol dependency
- Violence - either political, gang, or domestic
- Poverty via hiring low-income, poor and very poor workers
- Immigrants, displaced persons or refugees
- Other (please specify)
- If none of the above, do not complete the remainder of this section

Points Available: 0.00

---

## Job Status for Underemployed

Which job type describes a majority of the workers at your company from chronically underemployed populations?

Select only one.

- Full-time and part-time payrolled employees
- Temporary payrolled employees
- Independent contractors

Points Available: 0.00

---

## Basic Training for Employees in Program

Does your company provide all employees, at minimum, basic training to safely and successfully fulfill all core job functions?

Your answers determine which future questions in the assessment are applicable to your company.

- Yes  
 No

Points Available: 0.00

---

## Practices for Employees in Program

Which of the following applies to your company's hiring and workforce development program?

Your answer to this unscored question is combined with other answers to automatically calculate your score in this section of the assessment.

- If the majority of workers from chronically underemployed populations are hired as full or part time employees, all employees in the program have access to all of the same standard benefits as other employees of the company.
- If the majority of workers from chronically underemployed populations are hired as temporary employees, then a majority of those workers are re-hired or supported in order to at least ensure semi-stable job status and income (e.g. rehiring seasonal workers annually, rehiring same day/contract workers, helping workers obtain employment elsewhere)
- None of the above

Points Available: 0.00

---

## Wages for Employees in Program

Does your company pay an established living wage for an individual or higher?

If no living or fair wage benchmark exists for your country, then does your company pay 10% or more the local minimum wage? Your answers determine which future questions in the assessment are applicable to your company.

- Yes  
 No

Points Available: 0.00

---

## Low-Income Workers Hired

If tracked, please report the number of individuals employed during the last 12 months that were classified as "chronically underemployed" based on the primary factor listed below. Do not double count individuals.

Low-income, poor or very poor

Low-income, poor or very poor

We do not track this

Points Available: 0.00

---

## Training Program for Underemployed Workers

Does your company have an intentional training program to improve career opportunities for workers from chronically underemployed populations, leading either to permanent employment with your company or placement with other businesses?

Yes

No

Points Available: 0.00

---

## Training and Support for Underemployed Populations

What types of training or activities are available to employees from chronically underemployed populations?

Your answer to this unscored question is combined with other answers to automatically calculate your score in this section of the assessment.

Technical/professional training in the last year that extends beyond requirement for the job (e.g. Management skills, technical skills related to the trade but not essential to the job)

Life or "soft" skills training programs that enhance personal and professional well-being (e.g. financial literacy, conflict management, etc.)

Training programs or formal guidance on job searching / interviewing

Dedicated staff member(s) exclusively focused on coordinating onboarding, mentorship, and professional development

Training facility or partnership with training organization that provides professional certification or accredited program offerings

A personal coaching or mentorship program (guided by either another employee or dedicated social worker)

None of the above

Points Available: 0.00

---

## % Underemployed Workers in Training

What % of your employees have barriers to employment and participated in the previously selected training or activities?

Your answer to this unscored question is combined with other answers to automatically calculate your score in this section of the assessment.

What % of your employees have barriers to employment and participated in the previously selected training or activities?

We do not track this

Points Available: 0.00

---

## Number of Workers from Underemployed Groups Participating

How many individual workers from chronically underemployed populations participated in workforce development programs by the company during the last 12 months?

How many individual workers from chronically underemployed populations participated in workforce development programs by the company during the last 12 months?

We do not track this

Points Available: 0.00

---

## Average Hours of Training Provided

During the last 12 months, on average how many total hours of training were provided to individuals that participated in the workforce development program?

During the last 12 months, on average how many total hours of training were provided to individuals that participated in the workforce development program?

We do not track this

Points Available: 0.00

---

## Tracking Post-Program Success

Do you track workers that have completed your workforce development program to gauge their "success" post-program/intervention?

- No
- Yes - for less than 12 months
- Yes - for 1-2 years
- Yes - for 3-5 years
- Yes - for more than 5 years

Points Available: 1.82

---

# Innovative Workforce Development

Is there something different or innovative about the company's workforce development or job creation model that has changed the industry? Is this something replicable, unique at the time that it was created, and that has been emulated by other organizations?

Please explain.

La operación del Banco Finandina se desarrolla en un contexto marcado por una alta informalidad laboral y barreras estructurales que dificultan el acceso al empleo formal para personas en situación de vulnerabilidad. Además, forma parte de una industria tradicionalmente dominada y liderada por hombres. No obstante, el Banco Finandina destaca por contar con una participación femenina del 63%, superando el promedio del sector bancario (60%, según Asobancaria, 2023). Este dato refleja un compromiso intencional por parte de la organización en diseñar procesos de atracción y selección de talento que favorezcan la inclusión de las mujeres. Este compromiso se profundiza mediante ejercicios de caracterización de su población interna, enfocados en dos dimensiones clave de la vulnerabilidad: bajos ingresos y barreras de acceso al empleo formal y de calidad para mujeres cabeza de hogar. Este último grupo enfrenta históricamente mayores obstáculos para ingresar al mercado laboral, debido a factores culturales que alimentan la percepción errónea de que su contratación afecta negativamente la productividad empresarial. A esto se suma una normativa que, en muchos casos, no contempla los ajustes razonables necesarios para compatibilizar las responsabilidades laborales con el rol de cuidado que estas mujeres desempeñan en sus hogares. Cabe resaltar que las mujeres cabeza de hogar suelen ser el principal motor económico y social de los hogares que lideran. Su acceso a empleo formal y a servicios financieros adecuados permite una mejor planificación económica, facilita la atención de emergencias y aumenta las probabilidades de superar ciclos persistentes de pobreza. Considerando el contexto anterior, el Banco Finandina ha sido constante promotor de sus buenas prácticas y los resultados de las mismas en círculos de participación con otras organizaciones y empresas que tienen actividades económicas similares, estos ejercicios de socialización han permitido sensibilizar distintos actores sobre las necesidades puntuales y consideraciones pertinentes para incluir dentro de los modelos de negocio financieros iniciativas de impacto como esta.

Points Available: 0.00

## Community

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### Community Impact Area Introduction

OPERATIONS

0.0

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This section identifies whether your company is designed to deliver a specific, material, positive impact for its community, and if so, opens the Community Impact Business Model section that is most applicable.

### Community Oriented Impact Business Model

Does your company's business model create a specific positive benefit for stakeholders such as charitable partners, vendors or suppliers in need, or your local community?

Your answers determine which future questions in the assessment are applicable to your company.

Yes

No

Points Available: 0.00

---

## Community Oriented Business Models

Is your company structured to benefit community stakeholders in any of the following ways?

Your answers determine which future questions in the assessment are applicable to your company.

- A producer-owned cooperative structure in which suppliers share control and benefits of company operations (e.g. farmer cooperative, artisanal cooperative)
- Purchasing fair or direct trade to improve livelihoods for underserved groups in your supply chain
- A micro-distribution or micro-franchising model that provides economic opportunities to underserved groups
- A formal standing commitment to donate a significant portion of sales, profits, or ownership to charitable causes (>2% sales, >20% profits/ownership)
- A community-focused business model that supports and builds the economic vitality of local communities
- None of the above

Points Available: 0.00

OPERATIONS

## Diversity, Equity, & Inclusion

8.5

---

### Inclusive Hiring Practices

How does your company create an inclusive recruiting and hiring process?

- We include a statement in all our job postings with a commitment to diversity, equity, and inclusion
- We don't ask about incarceration history during our application process
- We conduct anonymous or "blind" reviews of applications or resumes without attaching names or identifiable characteristics
- We actively recruit through organizations or services that serve individuals from underrepresented populations
- We conduct analyses of our job description language and requirements to ensure they are inclusive and equitable
- None of the above

Points Earned: 0.70 of 0.81

---

## Diverse Ownership and Leadership

Is your company majority-owned or -led by individuals from any of the following underrepresented groups?

Please select all that apply.

- Led by a woman
- Led by an individual from an underrepresented racial or ethnic minority
- Led by another underrepresented individual (veterans, LGBT, etc.)
- Majority owned by women
- Majority owned by individuals from underrepresented racial or ethnic minorities
- Majority owned by other underrepresented individuals (veterans, LGBT, etc.)
- None of the above

Points Available: 0.81

---

## Inclusive Work Environments

How does your company create an equitable and inclusive workplace for employees?

- We have designated an individual or group explicitly responsible for diversity, equity, and inclusion (i.e. a Diversity Manager or Inclusion Committee)
- We offer trainings for all employees on topics related to diversity, equity, and inclusion
- We have voluntary employee resource or affinity groups
- Our facilities are designed to meet accessibility requirements for individuals with physical disabilities
- Our facility restrooms are gender-neutral or gender-inclusive
- We have programs in place to provide mentorship, apprenticeships, or internships for individuals from underrepresented groups
- We accommodate learning or emotional disabilities in work processes and workplace policies
- None of the above

Points Earned: 0.81 of 0.81

---

# Management of Diversity, Equity, and Inclusion

How does your company manage and improve your workplace diversity and inclusivity?

- We anonymously survey employees on gender identity, race/ethnicity, disability status, and other demographic factors to track the diversity of our workforce
- We have set specific, measurable diversity improvement goals that are reviewed by senior executives or our Board of Directors
- We have conducted a pay equity analysis by gender, race/ethnicity, or other demographic factors and, if necessary, implemented equal compensation improvement plans or policies
- We analyze job categories, satisfaction, promotion, retention rates, or benefits by different demographic groups, and if necessary, have implemented corrective actions for inequitable results
- We specifically analyze diversity, equity, and inclusion data for individuals who are part of multiple underrepresented groups
- None of the above

Points Earned: 0.81 of 0.81

---

## Measurement of Diversity

What attributes of a diverse workforce does your company track, either through anonymous surveys or other methods legal in your jurisdiction?

If collecting this type of demographic data is not legal in your jurisdiction, select None of the Above.

- Socioeconomic status (as determined by low income residence, education level, etc.)
- Race or ethnicity
- Gender
- Age
- Other - please describe
- None of the above

Points Earned: 0.81 of 0.81

---

## Low Income Workers

What percentage of your workforce lives in poor/very poor or low-income areas or does not have college degree?

- 0%
- 1-9%
- 10-19%
- 20-29%
- 30%+
- Don't Know

Points Earned: 0.81 of 0.81

---

## Workers from Ethnic or Racial Minorities

What percentage of your workforce identifies as being from a racial or ethnic minority?

- 0%
- 1-9%
- 10-19%
- 20-29%
- 30%+
- Don't Know

Points Earned: 0.14 of 0.81

---

## Women Workers

How many of your non-managerial workers identify as women?

- 0%
- 1-9%
- 10-24%
- 25-39%
- 40-49%
- 50%+
- Don't know

Points Earned: 0.81 of 0.81

---

## Age Diversity in Workforce

What percentage of your workforce is either under the age of twenty four or over the age of fifty?

- 0%
- 1-9%
- 10-19%
- 20-29%
- 30%+
- Don't Know

Points Earned: 0.81 of 0.81

---

## Workers from Other Underrepresented Populations

What percentage of your workforce identifies as part of another underrepresented social group other than the demographics featured above (e.g. individuals with disabilities, LGBTQ+ individuals, individuals who have been incarcerated, etc.)?

Demographics featured in other questions and excluded here: Socioeconomic status, Race or ethnicity, Gender, Age

- 0%
- 1-9%
- 10-19%
- 20-29%
- 30%+
- Don't Know

Points Earned: 0.14 of 0.81

---

## High to Low Pay Ratio

What multiple is the highest compensated individual paid, inclusive of bonus, as compared to the lowest paid full-time worker?

- >20x
- 16-20x
- 11-15x
- 6-10x
- 1-5x

Points Available: 0.81

---

## Female Management

How many of your company managers identify as women?

- 0%
- 1-9%
- 10-24%
- 25-39%
- 40-49%
- 50%+
- Don't know
- N/A

Points Earned: 0.81 of 0.81

---

## Management from Underrepresented Populations

How many of your company managers identify as from another underrepresented social group?

If collecting this type of demographic data is not legal in your jurisdiction, select Don't Know.

- 0%
- 1-9%
- 10-19%
- 20-29%
- 30%+
- Don't know

Points Available: 0.81

---

## Female Executives

How many of your company executives identify as women?

- 0%
- 1-9%
- 10-24%
- 25-39%
- 40-49%
- 50%+
- Don't know
- N/A

Points Earned: 0.81 of 0.81

---

## Executives from Underrepresented Populations

How many of your company executives identify as from another underrepresented social group?

For this question, please do not take gender into consideration as gender is assessed in a different question.

- 0%
- 1-9%
- 10-19%
- 20-29%
- 30%+
- Don't know
- N/A

Points Available: 0.81

---

## Female Directors

How many of your company Board Directors identify as women?

- 0%
- 1-9%
- 10-24%
- 25-39%
- 40-49%
- 50%+
- Don't know
- N/A

Points Earned: 0.27 of 0.81

---

## Directors from Underrepresented Populations

How many of your company Board Directors identify as from another underrepresented social group?

For this question, please do not take gender into consideration as gender is assessed in a different question.

- 0%
- 1-9%
- 10-19%
- 20-29%
- 30%+
- Don't know
- N/A

Points Available: 0.81

---

## Supplier Diversity Policies or Programs

Does your company have any of the following policies or programs in place to promote diversity within your supply chain?

- We track diversity of ownership among our suppliers
- We have a policy to give preferences to suppliers with ownership from underrepresented populations
- We have formal targets to make a specific percentage of purchases from suppliers with diverse ownership
- We have a formal program to purchase and provide support to suppliers with diverse ownership
- None of the above
- N/A - Collecting supplier data or having preferential treatment policies is illegal in my country of operations

Points Earned: 0.30 of 0.41

---

## Supplier Ownership Diversity

What percentage of your purchases were from companies that are majority-owned by women or individuals from underrepresented populations?

- 0%
- 1-9%
- 10-24%
- 25-39%
- 40-49%
- 50%+
- Don't Know

Points Earned: 0.51 of 0.81

OPERATIONS

## Economic Impact

7.2

### Geographic Structure and Scope

We realize for large companies that have numerous facilities and multinational operations, the definition of local is potentially complex. Please briefly describe the structure of your company geographically, including the location and number of employees located at your headquarters and largest facilities. Also state the total number of facilities managed by your company.

Dirección general Chía: 660. Bogota: 183. Medellin: 36. Cali: 27. Pereira: 14. Ibagué: 11. Villavicencio: 16. Bucaramanga: 17. Barranquilla: 18. Pasto: 5. Popayan: 4

Points Available: 0.00

### New Jobs Added Last Year

Number of full-time and part-time jobs that have been added to your company's payroll. Enter 0 if none or if your company has no workers.

Last twelve months:

Last twelve months:

We do not track this

Points Available: 0.00

## Job Growth Rate

What was your company's net job growth rate for full-time and part-time positions over the last 12 months? ONLY include newly created jobs that are paid a living wage.

If there is no living wage data available for your country of operations, include new jobs that pay 10% or more above a minimum wage.

- 0% (Has not grown on net basis)
- 1-5%
- 6-15%
- >15%

Points Available: 6.67

---

## Local Purchasing and Hiring Policies

What written local purchasing or hiring policies does your company have in place?

"Local" is defined as being part of the same community. While the size and distance of a community may vary by context, they should generally be based on a small-scale economically and culturally connected area like a metropolitan area or a city/town.

- Written preference at each facility to purchase from local suppliers
- Formal targets or goals for the amount of local purchasing
- Ready-to-use lists of preferred local suppliers and vendors for specific facilities
- Written preference for hiring and recruiting local managers with equitable compensation
- Preference for hiring and recruiting local staff (management and non-management) with training for employees
- Incentives for staff to live within 40 km of local company facility
- Other - please describe
- No written local purchasing or hiring policies in place

Points Earned: 1.67 of 1.67

---

## Spending on Local Suppliers

What percentage of your company's expenses (excluding labor) was spent with independent suppliers local to the company's headquarters or relevant facilities in the last fiscal year?

Please click "Learn More" to understand how to answer this question.

- <20%
- 20-39%
- 40-59%
- 60%+
- Don't know

Points Earned: 2.22 of 3.33

---

## In Country Management

What percentage of senior management is native to the country of operations?

Native individuals are born and/or raised in the country.

- <49%
- 50-74%
- 75-94%
- 95%+

Points Earned: 3.33 of 3.33

OPERATIONS

## Civic Engagement & Giving

2.4

### Corporate Citizenship Program

How does your company take part in civic engagement?

Your answers determine which future questions in the assessment are applicable to your company.

- Financial or in-kind product donations (excluding political causes)
- Community investments
- Community or pro-bono service
- Advocacy for adopting improved social or environmental policies or performance
- Partnerships with charitable organizations or membership with community organizations
- Discounted products or services to qualified underserved groups
- Free use of company facilities to host community events
- Equity or ownership in the company granted to a nonprofit
- Other - please describe
- None of the above

Points Earned: 0.73 of 0.73

### Charitable Giving and Community Investment Policies and Practices

What are your company's practices regarding donations or community investments?

- We have a formal statement on the intended social or environmental impact of our company's philanthropy
- We have a formal donations commitment (e.g. 1% for the planet)
- We match individual workers' charitable donations
- We allow our workers or customers to select charities to receive our company's donations
- We have screening practices for charitable contributions or impact measurement mechanisms for our community investments
- None of the above

Points Earned: 0.07 of 0.73

## Total Amount of Charitable Donations

Total amount (in currency terms) donated to registered charities in the last fiscal year

Report with the currency specified in "Reporting currency" for this metric.

Total amount (in currency terms) donated to registered charities in the last fiscal year

Sensitive

---

## % of Revenue Donated

What was the equivalent percentage of revenue donated to charity during the last fiscal year?

Please include tax deductible in-kind donations but do not include pro bono time.

- No donations last fiscal year
- 0.1-0.4% of revenue
- 0.5-1% of revenue
- 1.1-2.4% of revenue
- 2.5-5% of revenue
- 5%+ of revenue
- Don't know

Points Earned: 0.58 of 2.91

---

## Policy Advocacy for Social and Environmental Standards

Has your company worked with policymakers to develop or advocate for policy changes explicitly designed to improve social or environmental outcomes in the past two years?

- Yes, company has offered support in name and/or signed petitions
- Yes, company has provided active staff time or financial support
- Yes, company has directly introduced, testified, made recommendations or provided expertise to advance standards
- Yes, and efforts resulted in a specific institutional, industry or regulatory reform
- Other - please describe
- None of the above

Points Earned: 0.73 of 0.73

---

# Advancing Social and Environmental Performance

How has your company worked with its stakeholders (including competitors) to improve behavior or performance on social or environmental issues in the past two years?

- We have worked with other industry players on a cooperative initiative on relevant social and environmental standards for our industry
- We have provided data or contributed to academic research on social or environmental topics
- We participate in panel presentations or other public forums on social or environmental topics
- We provide public resources for other businesses or stakeholders on improving social or environmental performance
- Other - please describe
- None of the above

Points Earned: 0.36 of 0.36

OPERATIONS

## Supply Chain Management

2.5

### Significant Supplier Descriptions

Please select the types of companies that represent your Significant Suppliers:

Significant Suppliers represent 80% of your company's purchases in currency terms (excluding salaries on payroll and bonuses, rent, utilities, and taxes).

- Product Manufacturers
- Professional Service Firms (Consulting, Legal, Accounting)
- Independent Contractors
- Marketing and advertising
- Office Supplies
- Benefits Providers
- Technology
- Raw materials
- Farms
- Other - please describe

Points Available: 0.00

## Outsourced Staffing Services

Does your company outsource support services (staffing) essential to the delivery of your services to other individuals or organizations?

Your answers determine which future questions in the assessment are applicable to your company.

- Yes  
 No

Points Available: 0.00

---

## Outsourced Staffing Screening Topics

Does your company review or set requirements regarding the labor practices of its outsourced staffing service providers that includes the following topics?

Your answers determine which future questions in the assessment are applicable to your company.

- Compliance with all local laws and regulations  
 Compliance with international human rights and labor standards (for employees and contractors)  
 Payment at or above industry benchmarks  
 Payment of a living wage (for employees and contractors)  
 Employee benefits provided  
 Professional development opportunities  
 Other labor practices  
 None of the above  
 N/A

Points Earned: 0.13 of 0.25

---

## % of Outsourced Services Accountable to Code of Conduct?

What % of your outsourced staffing services (on a currency basis) are accountable to the formalized code of conduct or requirements described in the previous question?

- 0%  
 1-20%  
 21-49%  
 50-74%  
 75-99%  
 100%  
 N/A

Points Earned: 0.13 of 1.00

---

## Screening / Monitoring for Services

Which of the following methods are used to evaluate the social or environmental impact of your outsourced staffing services?

Your answers determine which future questions in the assessment are applicable to your company.

- Company shares policies or rules with subcontractors but does not have a verification process in place
- Company requires subcontractors complete self-designed assessment
- Company utilizes third party risk or impact assessment tools (BIA)
- Company conducts routine audits/reviews of subcontractors at least every two years
- Company has third parties conduct routine audits/reviews of subcontractors at least every two year
- Other
- None of the above

Points Earned: 0.06 of 0.25

---

## % of Outsourced Staffing Services Screened / Monitored

What % of your outsourced staffing services (on a currency basis) are evaluated based on the methods selected in the previous question?

- 0%
- 1-20%
- 21-49%
- 50-74%
- 75-99%
- 100%
- N/A

Points Earned: 1.00 of 1.00

---

## Screening/Management Methods for Tier 1 Suppliers

Which of the following methods are used to evaluate the social or environmental impact of your Tier 1 Suppliers?

- Company shares policies or rules with suppliers but does not have a verification process in place
- Company requires completion of self-designed assessment
- Company utilizes third party risk or impact assessment tools (Sedex, BIA)
- Company conducts routine audits/reviews of Tier 1 suppliers at least every two years
- Company has third parties conduct routine audits/reviews of Tier 1 supplier at least every two years
- Company has mechanisms to hear grievances or performance feedback from stakeholders of Tier 1 suppliers
- Company can confirm quantifiable improvement in Tier 1 supplier social and environmental performance improvement in last year
- Other
- None of the above

Points Earned: 0.03 of 0.25

---

## % of Tier 1 Suppliers Screened / Monitored

What % of your Tier 1 Suppliers (on a currency basis) are evaluated based on the methods selected in the previous question?

- 0%
- 1-20%
- 21-49%
- 50-74%
- 75-99%
- 100%
- N/A

Points Available: 1.00

---

## Reporting on Supply Chain Impact

Which of the following are true regarding how your company reports on your supply chain impact?

- Company aggregates results of supply chain social and environmental assessments to identify and report on trends in performance and breaches publicly
- Company reports key risk areas and root causes of supply chain performance issues and breaches, including methods of remediation the company is taking to address them
- Company publicly reports the geographic locations of all significant and high risk suppliers and originating sources within its supply chain
- Company publicly shares information identifying specific companies in their supply chain
- Company has set public goals regarding the overall social or environmental impact of their supply chain, along with progress towards those goals (to be paying a living wage, etc.)
- None of the above

Points Available: 0.25

---

## % of Suppliers with Transparency, Reporting, and Goal Setting

For what % of your suppliers (on a currency basis) do the reporting practices selected in the previous question apply?

- 0%
- 1-20%
- 21-49%
- 50-74%
- 75-99%
- 100%
- N/A

Points Available: 1.00

---

## Improving Impact of Suppliers

Does the company have any of the following policies or programs to improve the social and/or environmental impact of suppliers, either in cases of noncompliance or more broadly?

- Company formulates corrective action or improvement plans with goals for continuous improvement of their supplier performance
- Company requires a specific time period for suppliers to make changes to remediate code of conduct non-compliance or otherwise terminates contract
- Company provides training and/or resources on improving social or environmental performance to suppliers, either from the company itself or through a third party
- Company provides training and/or resources to its own staff, focused on managing their own practices and relationships with suppliers to enable the suppliers to improve their performance
- Company has participated in collaborative initiatives with other companies to help improve the social or environmental impact of their supply chain
- Company incentivizes social and environmental performance or improvement through contract terms, prices, or other means
- Company has achieved quantifiable improvements on social or environmental performance of its supply chain
- Other
- None of the above

Points Earned: 0.08 of 0.25

---

## % of Suppliers with Programs to Improve Impact

For what % of your suppliers (on a currency basis) do the policies and programs selected in the previous question apply?

- 0%
- 1-20%
- 21-49%
- 50-74%
- 75-99%
- 100%
- N/A

Points Earned: 0.13 of 1.00

---

## Managing Supply Chain Impact

Which of the following are true regarding how your company manages your supply chain impact?

- We embed social and environmental supplier performance into the job descriptions and performance evaluations of their procurement departments (distinct from their sustainability or CSR departments)
- Senior management team members have written responsibility for social and environmental supply chain performance
- We aggregate the results of supply chain social and environmental assessments to identify and report on trends in performance and breaches internally
- We use trends in supply chain performance to identify and remediate root causes of supply chain performance issues and breaches (including contractual requirements posed by the company itself, inadequate management or human resources processes, capacity constraints within suppliers, etc.)
- None of the above

Points Earned: 0.19 of 0.25

---

## Verification of Positive Outcomes in Supply Chain

Has your company verified any of the following outcomes for all aspects of its supply chain in a way that can be publicly and accurately confirmed?

- Compliance with all local laws and regulations, including those related to social and environmental performance
- Compliance with international human rights and labor standards
- Compliance with international environmental standards
- Payment of a living wage
- No forced labor / modern slavery
- None of the above

Points Earned: 0.80 of 1.00

## Environment

---

### Environment Impact Area Introduction

OPERATIONS

**0.0**

---

This section asks about your environmental footprint to determine which questions are applicable later on in the assessment. It also identifies whether your company's product/service is designed to deliver a specific, material, positive environmental impact, and if so, opens the Environmental Impact Business Model section that is most applicable.

## Environmental Business Model

Are your company's products/services or processes structured to restore or preserve the environment in any of the following ways? (Please note: the environmental impact of your day-to-day operations will be assessed in the remaining sections of the Environment Impact Area. This question is specifically asking about your products/services or innovative production processes.)

Answering affirmatively will opt you into additional sections of the B Impact Assessment with more specific questions about this Impact Business Model.

- Through an innovative manufacturing, wholesale or agriculture process which is designed to significantly reduce environmental impact compared to typical practices for the industry
- Through a product or service that preserves, conserves, or restores the environment or resources
- None of the above

Points Available: 0.00

---

## Description of Positive Environmental Product / Service Impact

How would you describe the positive outcome for the environment created by your product/service?

El Banco Finandina ha apostado por la innovación desde la concepción misma de sus productos, buscando que sus resultados financieros estén estrechamente vinculados con la generación de impactos positivos en ecosistemas específicos. Esta visión se materializa en el desarrollo de instrumentos financieros que trascienden su función tradicional. Un ejemplo destacado es su liderazgo en el sector financiero colombiano al ser pionero en la formalización de un Certificado de Depósito a Término (CDT) cuyo diseño no solo responde a las necesidades y motivaciones financieras de los inversionistas, sino que también destina una proporción de su valor agregado a la protección de ecosistemas marinos habitados por especies en peligro de extinción

Points Available: 0.00

---

## Environmental Product or Service Impact

Is the environmental impact you've described part of your products' or services' impact (excluding packaging), or is it a part of the way that your company operates?

Companies should earn revenue from the product or service that has an environmental impact. Please do not include pro bono efforts within this section.

- The impact is created by a revenue-generating product/service line (e.g. selling non-toxic cleaning products, sustainability consultancy)
- The impact is created by the company's daily operations (e.g. using non-toxic cleaning products in the company's headquarters) and not the core product/service

Points Available: 0.00

---

## Environmental Product Benefits

In what way or ways does your product/service conserve the environment?

Please select ONE option per product line. You may select an additional option if your product line has two separate environmental attributes.

- Provides or is powered by renewable energy or cleaner-burning energy than market alternatives (e.g. solar panel manufacturers/installers, hybrid vehicles)
- Conserves or diverts resources (including energy, water, materials, etc.)
- Conserves or preserves the well-being of land and/or animals (e.g. land protection or reforestation services, sustainably harvested agricultural products)
- Reduces or is made of less toxic/hazardous substances (e.g. brownfield remediation services, organic certified food, non-toxic cleaners)
- Educates, measures, researches, or provides information to solve environmental problems (e.g. environmental consulting or auditing)
- None of the above

Points Available: 0.00

OPERATIONS

## Environmental Management

2.8

---

### Facility Environmental Efficiency

What environmental efficiency practices are in place in a majority of your company's offices and plant facilities?

- Buildings employ energy saving strategies (e.g. energy use monitoring, efficient appliances and lighting, renewable energy use)
- Buildings use systems for increasing water efficiency (e.g. water efficient appliances, fixtures, and landscaping)
- Buildings use systems to monitor and improve air quality (e.g. increased ventilation)
- Building construction or operations make use of sustainable materials (e.g. reclaimed products)
- New building sites are chosen based on sustainability considerations (e.g. minimizing impact on ecosystems and waterways)
- Buildings are LEED certified or LEED equivalent certified
- Other - please describe
- None of the above
- N/A - No offices or plant facilities

Points Earned: 2.10 of 3.50

---

# Environmental Management Systems

Does your company have an environmental management system (EMS) covering waste generation, energy usage, water usage, and carbon emissions that includes any of the following?

Checkboxes 3-5 can only be selected if Checkbox 2 applies.

- Policy statement documenting our organization's commitment to the environment
- Assessment undertaken of the environmental impact of our organization's business activities
- Stated objectives and quantifiable targets for environmental aspects of our organization's operations
- Programming designed, with allocated resources, to achieve these targets
- Periodic compliance and auditing to evaluate programs conducted
- We have no environmental management system

Points Earned: 0.70 of 3.50

OPERATIONS

## Air & Climate

3.8

### Monitoring and Reporting Energy Use

How does your company monitor, record, or report its energy usage?

Please select only one answer option indicating if the company monitors energy use and potentially sets targets (answers 1-4). If the company sets targets, answers 5 and/or 6 may apply in addition.

- We do not currently monitor and record usage
- We monitor and record usage but have set no reduction targets
- We monitor usage and have set intensity targets (e.g. relative to dollars of revenue, volume produced, etc.) that are being monitored
- We monitor usage and have set absolute reduction targets regardless of company growth
- We report progress on our reduction targets publicly on an annual basis
- We have met specific reduction targets during the reporting period

Points Earned: 0.39 of 0.52

### Total Energy Use

Total energy used (Gigajoules) during the last 12 months:

Total energy used (Gigajoules) during the last 12 months:

- We do not track this

Points Available: 0.00

## Total Renewable Energy Use

Total energy used from renewable resources (Gigajoules) during the last 12 months:

Total energy used from renewable resources (Gigajoules) during the last 12 months:

We do not track this

Points Available: 0.00

---

## Renewable Energy Usage

What percentage of energy use is produced from renewable sources?

Include electricity and other energy consumption from heating, hot water, etc.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- Don't Know

Points Earned: 0.16 of 0.26

---

## Low Impact Renewable Energy Use

What percentage of energy use is produced from low-impact renewable sources?

Include electricity and other energy consumption from heating, hot water, etc. Please include both purchased and onsite-generated renewable energy.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- Don't know

Points Earned: 0.21 of 1.04

---

## Environmentally Efficient Equipment

What % of new equipment purchased (by total cost) during the last 24 months was energy efficient or otherwise environmentally-preferred?

Select N/A if no capital expenditures were made during the last 24 months.

- 0% (no equipment)
- <50% (some equipment)
- 50%+ (majority of equipment)
- 100% (all equipment)
- N/A - No new equipment purchased

Points Earned: 0.26 of 0.26

---

## Energy Use Reductions

Have conservation and efficiency improvements led to energy savings for your facilities? If so, by how much?

Please calculate based on changes from last year or annualized from a base year, referring to electricity use and other energy consumption from heating, hot water, etc.

- 0%
- 1-4%
- 5-9%
- 10-14%
- 15-20%
- >20%
- Don't know

Points Available: 1.04

---

# Monitoring Greenhouse Gas Emissions

How does your company manage its greenhouse gas emissions for at least Scope 1 and 2?

Please select only one answer option indicating if the company monitors greenhouse gas emissions and potentially sets targets (answers 1-4). If the company sets targets and/or achieved carbon neutrality, answers 5 or 6 may apply in addition.

- We do not currently monitor and record emissions
- We regularly monitor and record emissions but have not set any reduction targets
- We regularly monitor and record emissions and have set specific reduction targets relative to previous performance (e.g. a 5% reduction of GHGs from baseline year)
- We regularly monitor and record emissions and have set specific science-based targets necessary to achieve global goals to address climate change
- We have met the specific reduction targets set during this reporting period
- We have achieved carbon neutrality

Points Earned: 0.52 of 0.52

---

## Total Scope 1 GHGs

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:

Scope 1:

Scope 1:

- We do not track this

Points Available: 0.00

---

## Total Scope 2 GHGs

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:

Scope 2:

Scope 2:

- We do not track this

Points Available: 0.00

---

## Total Scope 3 GHGs

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:

Scope 3:

Scope 3:

- We do not track this

Points Available: 0.00

---

## Carbon Intensity

What is your current Carbon Intensity for Scopes 1 and 2 (measured in metric tons of CO<sub>2</sub>/\$million of revenue), not including the use of carbon credits or offsets?

Please use USD to allow for standardized comparisons.

- >100
- 81-100
- 61-80
- 41-60
- 21-40
- 1-20
- 0
- Don't know

Points Earned: 0.52 of 0.52

---

## Carbon Intensity

What is your current Carbon Intensity for Scopes 1 and 2, measured in tons of CO<sub>2</sub>/\$million of revenue, including the use of carbon credits or offsets?

Please use USD to accurately evaluate the answer option.

- >100
- 81-100
- 61-80
- 41-60
- 21-40
- 1-20
- 0
- Don't know

Points Earned: 1.04 of 1.04

---

## Greenhouse Gas Emissions Reduced

What percentage of Scope 1 and 2 GHG emissions has been saved due to efficiency improvements implemented by your company?

- 0%
- 1-4%
- 5-9%
- 10-14%
- 15-20%
- 20%+
- Don't Know

Points Available: 1.04

---

## Reducing Impact of Travel/Commuting

Does your company have any programs or policies in place to reduce the environmental footprint caused by travel/commuting?

- Employees are subsidized/incentivized for use of public transportation, carpooling, or biking to work
- Facilities are designed to facilitate use of public transportation, biking, or cleaner burning vehicles (e.g. electric chargers)
- Employees are encouraged to use virtual meeting technology to reduce in person meetings
- Company has a written policy limiting corporate travel
- None of the above

Points Earned: 0.52 of 0.52

---

## Types of Carbon Credits Purchased

Has your company purchased any of the following types of carbon credits during the last fiscal year?

- Voluntary Carbon Credits
- Certified Carbon Credits
- None

Points Earned: 0.26 of 0.26

## Water

OPERATIONS

**1.2**

---

## Monitoring and Reporting Water Use

How does your company monitor, record, or report its water usage?

Please select only one answer option indicating if the company monitors water usage and potentially sets targets (answers 1-4). If the company sets targets, answers 5 and/or 6 may apply in addition.

- We do not currently monitor and record water usage
- We regularly monitor and record water usage but have not set any reduction targets
- We monitor and record water usage and have set specific reduction targets relative to previous performance (e.g. a 5% reduction of water usage from baseline year)
- We regularly monitor and record water usage and have set science-based targets necessary to achieve sustainable usage linked to our local watershed
- We report progress on our reduction targets publicly on an annual basis
- We have met specific reduction targets set during this reporting period

Points Earned: 0.63 of 1.00

---

## Total Water Use

Total water use (liters) during the last 12 months

Total water use (liters) during the last 12 months

- We do not track this

Points Available: 0.00

---

## Water Conservation Practices

What water conservation methods have been implemented at the majority of your corporate offices or plant facilities:

Please check all that apply.

- Low-flow faucets, taps, toilets, urinals, or showerheads
- Grey-water usage for irrigation
- Low-volume irrigation
- Harvest rainwater
- Other - please describe
- None of the above
- N/A - Our company has a virtual office

Points Earned: 0.67 of 1.00

## Land & Life

OPERATIONS

**2.2**

---

## Monitoring and Reporting Non-hazardous Waste

How does your company monitor and manage your waste production?

Please select one answer option indicating if the company monitors waste production and potentially sets targets (answers 1-4). If the company sets targets, answers 5 and/or 6 may apply in addition.

- We do not currently monitor and record waste production
- We regularly monitor and record waste production but have not set any reduction targets
- We regularly monitor and record waste production and have set specific reduction targets relative to previous performance (e.g. a 5% reduction of waste to landfill from baseline year)
- We regularly monitor and record waste produced and have set a zero waste target
- We have met the specific reduction targets set during this reporting period
- We produce zero waste to landfill / ocean

Points Earned: 0.25 of 1.00

---

## Non-hazardous Waste Generated

Waste Produced: Non-Hazardous Waste (metric tonnes) during the last 12 months

Waste Produced: Non-Hazardous Waste (metric tonnes) during the last 12 months

- We do not track this

Points Available: 0.00

---

## Total Waste Disposed

Waste Disposed (metric tonnes) during the last 12 months

Waste Disposed (metric tonnes) during the last 12 months

- We do not track this

Points Available: 0.00

---

## Total Waste Recycled

Waste Disposed: Recycled/Reused (metric tonnes) during the last 12 months

Waste Disposed: Recycled/Reused (metric tonnes) during the last 12 months

- We do not track this

Points Available: 0.00

---

## Recycling Programs

Does the majority of your facilities on a square foot basis have a facility wide recycling program that has ongoing collection of at least all standard materials in your area?

- Yes  
 No

Points Earned: 1.00 of 1.00

---

## Reducing Waste

Optional unweighted metrics: Approximately by what % has your company reduced solid and hazardous waste generation (normalized for revenue changes) over the following periods?

The past two years

The past two years

- We do not track this

Points Available: 0.00

---

## Hazardous Waste Disposal

Can your company verify that your hazardous waste is always disposed of responsibly?

This includes batteries, paint, electronic equipment, etc.

- Yes  
 No  
 N/A - We have eliminated hazardous waste

Points Earned: 1.00 of 1.00

---

## Hazardous Materials On-Site

If your company uses any hazardous materials on site, check all of the procedures that your company follows.

Hazardous materials include chemicals, pesticides, and fertilizer. Select N/A if you use no hazardous materials and chemicals.

- Written procedures for safe storage, use and disposal of each hazardous material available in the national language(s) of work
- All hazardous materials are kept in sealed containers in a locked storeroom located in a separate area from regular business activities
- All containers with hazardous materials are labeled, with instructions for proper storage, use and disposal
- None of these procedures
- N/A

Points Available: 1.00

## Green Lending Products Offered To Organizations

Which of the following lending products does the financial institution offer to businesses and organizations?

- Energy efficiency improvement financing
- Renewable energy project finance
- Conservation loans
- Brownfield loans
- Microloans for environmentally focused businesses, e.g. for working capital and trade finance needs
- Loans for green construction projects
- Other - please describe
- None of the above
- N/A

Points Available: 0.00

## Green Lending Products Offered To Individuals

Which of the following lending products does the financial institution offer to individuals?

- Loans for purchasing green homes
- Loans for energy efficiency improvements
- Loans for solar installation or other renewable energy upgrades
- Energy Efficient Mortgage
- Other - please describe
- None of the above
- N/A

Points Available: 0.00

## Percent Of Loans In Green Lending

What % of the institution's total loan portfolio include the previously selected lending products?

What % of the institution's total loan portfolio include the previously selected lending products?

- We do not track this

Points Earned: 3.60 of 30.00

## Tracking Environmental Metrics

Which of the following environmental metrics does your company track regarding the environmental impact of your product or service?

Your answers determine which future questions in the assessment are applicable to your company.

- CO2 saved/offset by product/service (metric tons)
- Liters of water saved/offset by product/service
- kWh saved/off-set
- Metric tons of waste saved from landfill or incineration
- Number of hectares protected
- None of the above

Points Available: 0.00

---

## CO2 Saved Offset

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Metric tons of GHG/CO2 equivalent

Metric tons of GHG/CO2 equivalent

- We do not track this

Points Available: 0.00

## Customers

---

### Customers Impact Area Introduction

OPERATIONS  
**0.0**

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This section identifies whether your company's product/service is designed to deliver a specific, material, positive impact for its customers (beyond the value normally provided from goods or services), and if so, opens the Customer Impact Business Model section that is most applicable.

### Customer Impact Business Model Introduction

Do any of your company's products/services address a social or economic problem for your customers and/or their beneficiaries?

Your answers determine which future questions in the assessment are applicable to your company.

- Yes
- No

Points Available: 0.00

---

## Customer Focus of Product or Service

Is the social or economic problem addressed by your product/service one that is faced directly by your customers and/or your clients' beneficiaries?

If you answer "No" here, be sure to revisit the Environment and/or Community sections to ensure your business model impact is appropriately captured.

Yes

No, customers support in our ability to produce a positive social/economic impact, but the primary beneficiaries are other stakeholders (i.e. we donate to charities based on sales to customers, we sell fair trade products to our customers, we sell environmentally beneficial products to our customers)

Points Available: 0.00

---

## Positive Impact of Product/Service

How would you describe the positive outcome for customers created by your product/service?

La estrategia corporativa del Banco Finandina incorpora de manera explícita la generación de impactos positivos en sus clientes, a través del diseño y oferta de productos y servicios financieros innovadores que se diferencian de las propuestas tradicionales del mercado bancario. En primer lugar, el Banco Finandina ha asumido un rol protagónico en la promoción de la bancarización en diversos segmentos de la población, facilitando su integración a los mercados de bienes, servicios y trabajo. Esta inclusión financiera impulsa mejoras significativas en el bienestar de los hogares anteriormente excluidos del sistema bancario. Este efecto es aún más relevante en contextos como el colombiano, donde el sistema financiero formal compite con un mercado informal en expansión, que frecuentemente expone a sus usuarios a dinámicas de violencia, sobreendeudamiento y vulnerabilidad. En segundo lugar, la digitalización constituye un pilar central en el diseño de los productos del Banco Finandina. Esto permite reducir barreras de entrada al sistema financiero de manera descentralizada, superando las limitaciones geográficas que han impedido a la banca tradicional llegar a territorios fuera de los grandes centros urbanos. Además, la digitalización contribuye a la reducción del impacto ambiental, tanto por la disminución en el uso de papel como por la reducción de desplazamientos físicos a oficinas bancarias. Por último, el Banco Finandina ha contribuido al empoderamiento económico de las mujeres mediante el diseño de productos orientados específicamente a facilitar su acceso a servicios bancarios. Estas iniciativas, acompañadas de campañas de comunicación inclusivas, tienen un impacto social relevante, considerando la evidencia que muestra que las mujeres con dependencia económica de sus parejas enfrentan una mayor probabilidad de sufrir violencia psicológica, emocional y física

Points Available: 0.00

---

## Beneficial Product Type

Which of the following most closely matches the outcome and/or problem solved for your customers as defined above?

Only select multiple answer options if your company sells various products or services with distinct outcomes, or if a single product or service achieves multiple outcomes.

- Access to products/services that fulfill basic human needs for individuals without prior access (e.g. providers of electricity or clean drinking water to rural poor communities, affordable housing projects, waste and sanitation systems or disposal)
- Improved or maintained health and wellness (e.g. medical equipment, medical services and medicines, preventative health services or products, healthy living products, exercise and sporting products, prescription eyeglasses)
- Improved education or skills development (e.g. schools, textbooks, tutoring services, career leadership training, education tools, games and software)
- Increased economic opportunity for underserved groups (e.g. financial or insurance services or benefits consulting for the underserved, new mechanisms to connect products to market)
- Increased operational success or capital for purpose driven or underserved enterprises (e.g. impact investing or fundraising platforms, nonprofit accounting services)
- Increased social and/or environmental impact for businesses or other organizations (e.g. sustainability consulting)
- Increased access to arts, media, or culture (e.g. independent media, artisanal crafts, photography, information services)
- Improves market access through physical or technological infrastructure (e.g. mobile telecommunications, business technologies or software, roads, bridges, railways, ports, building and construction materials not previously available)
- None of the above

Points Available: 0.00

---

## Impact on Underserved Populations

Does your product or service benefit underserved populations, either directly or by supporting organizations that directly serve them?

Answering affirmatively will opt you into additional sections of the B Impact Assessment with more specific questions about this Impact Business Model.

- Our products or services directly support underserved populations
- Our products or services support organizations that directly support underserved populations
- Don't know
- None of the above

Points Available: 0.00

---

## Total Customer Organizations

Total Number of Customers

Organizations served in the last 12 months:

Organizations served in the last 12 months:

We do not track this

Points Available: 0.00

---

## Total Customer Individuals

Total Number of Customers

Individuals served in the last 12 months:

Individuals served in the last 12 months:

We do not track this

Points Available: 0.00

OPERATIONS

## Customer Stewardship

**3.1**

---

### Managing Customer Stewardship

Does your company do any of the following to manage the impact and value created for your customers or consumers?

- We offer product / service guarantees, warranties, or protection policies
- We have third party quality certifications or accreditations
- We have formal quality control mechanisms
- We have feedback / customer service feedback or complaint mechanisms
- We monitor customer or consumer satisfaction
- We assess the outcomes produced for our customers through the use of our product or service
- We have written policies in place for ethical marketing, advertisement, or customer engagement
- We manage the privacy and security of client / customer data
- None of the above

Points Earned: 0.46 of 0.56

---

## Product / Service Warranties

What percentage of your products or services are covered by a formal warranty or guarantee?

- 0%
- 1-9%
- 10-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A

Points Earned: 0.50 of 0.56

---

## Monitoring Customer Satisfaction and Retention

Which of the following are true of your company with regards to customer or client satisfaction and/or retention?

- Company monitors customer satisfaction
- Company shares customer satisfaction internally within the company
- Company shares customer satisfaction publicly
- Company has specified targets for customer / client satisfaction
- In the last year, company has achieved specified targets for satisfaction
- None of the above

Points Earned: 0.56 of 0.56

---

## Managing Product Impacts

Does the company do any of the following with regards to managing the potential impact their products have on customers / beneficiaries?

- Company regularly monitors customer outcomes and well-being
- Company has formal program to incorporate customer testing and feedback into product design
- Company has formal programs in place to continuously improve outcomes produced for customers (including reducing negative effects or increasing positive effects)
- Other
- None of the above

Points Earned: 0.56 of 0.56

---

## Data Usage and Privacy

Does your company have any of the following to address data usage and privacy issues?

- Company has a formal publicly available data and privacy policy
- Company makes all users aware of information collected, length of time it is preserved, how it's used, and whether and how it is shared with other entities (public or private)
- All customers have option to decide how their data can be used
- Company's all email list building and email marketing strategies are GDPR compliant
- Other
- None of the above
- N/A - Company does not collect sensitive data

Points Earned: 0.56 of 0.56

---

## Data Security Management

Does the company have any of the following practices to ensure security of private data?

- Data privacy is included in company wide risk management compliance processes
- All employees with access to data are trained on data privacy policies
- Company has a formal code of conduct that defines unauthorized uses of data
- Internal audits of data security
- External audits of data security
- Simulated hacks on data security
- Other
- None of the above
- N/A - Company does not collect sensitive data

Points Earned: 0.56 of 0.56

IMPACT BUSINESS MODELS

## Targeted for Investment - Impact Business Model 1.5

---

### Microfinance Total Loan Portfolio

What is the total loan portfolio of the financial institution?

What is the total loan portfolio of the financial institution?

- We do not track this

Points Available: 0.00

---

## Microfinance Average Loan Size

What was the average loan size for the last fiscal year?

What was the average loan size for the last fiscal year?

We do not track this

Points Available: 0.00

---

## Banking Effective Interest Rate

Effective Interest Rate (EIR) for most representative loan product last fiscal year

Effective Interest Rate (EIR) for most representative loan product last fiscal year

We do not track this

Points Available: 0.00

---

## Banking Considers Objectives When Setting Interest

What are some of the social factors taken into account when setting the interest rates?

What are some of the social factors taken into account when setting the interest rates?

Points Available: 0.00

---

## Banking Num Lending Clients

How many clients does the financial institution have in the following categories during the last 12 months?

Lending clients

Lending clients

We do not track this

Points Available: 0.00

---

## Banking Number of Deposit Clients

How many clients does the financial institution have in the following categories during the last 12 months?

Deposit clients

Deposit clients

We do not track this

Points Available: 0.00

---

## Banking Number of Insurance Clients

How many clients does the financial institution have in the following categories during the last 12 months?

Insurance clients

Insurance clients

We do not track this

Points Available: 0.00

---

## Banking Offer Communicate Financial Products

Does your company specifically offer and communicate to clients and potential clients any of the following financial products?

Check all that apply.

- Affordable housing
- Education lending
- SME/Micro Lending
- Lending to purpose driven enterprises (nonprofits, NGOs, B Corps)
- Asset financing targeted to the underserved

Points Available: 0.00

---

## Banking Pc Portfolio From Selected Products

What percentage of total portfolio do the above products represent?

What percentage of total portfolio do the above products represent?

We do not track this

Points Earned: 0.30 of 4.80

---

## Banking Other Financial Services Offered

Which other financial services does the institution offer?

- Compulsory savings
- Voluntary savings
- Checking accounts
- Compulsory credit insurance
- Voluntary credit insurance
- Homeowners insurance
- Other (explain)
- None of the above

Points Earned: 1.20 of 1.20

IMPACT BUSINESS MODELS

## Leadership & Outreach - Impact Business Model 4.2

---

### Banking Technical Assistance To Borrowers

Does your company or affiliated nonprofit provide your borrowers and potential borrowers with technical assistance or information on any of the following topics?

- Small business development
- Financial literacy or credit management
- Finding a job, career opportunities, or job postings
- First-time home purchase
- Foreclosure prevention
- Gender issues (training for men and women - women leadership training, women's rights education)
- Occupational health and safety in the workplace
- Other - please describe
- None of the above

Points Earned: 0.37 of 0.93

### Banking Facilitate Access To Financial Services To The Poor

Which of the following does the financial institution offer to customers to facilitate access to financial services for the poor?

- Small loan amounts (less than or equal to 30% of GNI per capita)
- Small monthly loan repayment installments (less than or equal to 1% GNI per capita)
- Small minimum amounts to open savings accounts (less than or equal to 1% GNI per capita)
- None of the above
- N/A - Company only engages in commercial/SME lending

Points Earned: 0.93 of 0.93

---

## Banking Socially Responsible Practices

Which of the following socially responsible practices to clients apply?

Check all that apply.

- Prices, terms and conditions of all financial products are fully disclosed to customer prior to sale (e.g. interest charges, insurance premiums, minimum balances, all fees, penalties, linked products, third-party fees, and whether these can change over time)
- Productivity targets and incentive systems value portfolio quality at least as highly as other factors, such as disbursement or customer growth. Growth is rewarded only if portfolio quality is high.
- Customers know how their information will be used. Staff explains how data will be used and seeks permission for use.
- When available, company checks a Credit Registry or Credit Bureau for borrower current debt levels and repayment history.
- Internal audits check household debt exposure, lending practices that violate procedures including unauthorized re-financing, multiple borrowers or co-signers per household, and other practices that could increase indebtedness.
- Staff is trained to communicate effectively with all customers, addressing any literacy limitations and ensuring that they understand the product, contract terms, their rights and obligations
- Acceptable and unacceptable debt collection practices are clearly spelled out in a code of ethics, book of staff rules or debt collection manual.
- The loan approval process requires evaluation of borrower repayment capacity and loan affordability. Loan approval does not rely solely on guarantees (whether peer guarantees, co-signers or collateral) as a substitute for good capacity analysis.
- The organization's corporate culture values and rewards high standards of ethical behavior and customer service.
- None of the above

Points Earned: 1.87 of 1.87

---

## Banking Spends Profits To Increase Value To Clients

Does the institution spend a portion of its profits on any of the following programs or products that increase value to clients?

- Reduced interest rates on loans
- Increased interest rates on deposits
- Improve existing products or services
- Launch or pilot new products or services
- Provide educational opportunities to clients or their children
- Other, please specify
- None of the above

Points Earned: 0.47 of 0.47

---

## Banking Offerings For SMEs

Which of the following does your institution offer to facilitate access to small and medium enterprises?

- N/A - Company does not provide SME lending
- Pre-harvest / pre-production finance
- Trade credit / export credit
- Long-term lending
- None of the above

Points Earned: 0.62 of 0.93

---

## Banking Education Loans

Which of the following does your company offer to facilitate access to education loans?

- N/A - Institution does not offer education loans
- Loan repayment commences after graduation and is tied to income of the student
- Longer than usual repayment period than other lenders in local market
- Interest rates lower than other education lending institutions in the local market
- None of the above

Points Available: 0.93

---

## Banking Mortgages To Underserved

Which of the following does your company offer to facilitate access to mortgages for underserved communities?

- N/A - Company only engages in microenterprise or consumer lending and not SME lending
- Longer repayment period than other lenders in local market
- Accept alternative forms of collateral
- For clients with informal revenues/low income, the repayment capacity analysis is based on a client visit (performed by a loan officer) to assess ability to repay
- Other (please explain)
- None of the above

Points Available: 0.93

## Banking Assist Client In Credit History

How does the financial institution help clients in establishing credit history?

- Talk to clients informally on the importance of having a credit history
- Formally engage with clients on how to create and maintain a good credit score
- Send clients' credit report to the national credit bureau to help establish their credit history
- None of the above

Points Earned: 1.75 of 1.75

---

## Banking Underwriting Measure Willingness To Pay

For a credit impaired individual, does your company consider factors beyond conventional credit scoring to assess a borrower's willingness to repay? Factors may include: 1. Alternative collateral like purchase order contracts, peer guarantees, minimum savings requirements 2. Marital, or employment history 3. Utility payment history.

- Yes
- No
- N/A - Financial institution offers commercial/SME lending

Points Earned: 1.75 of 1.75

---

## Banking Percent Of Loan Portfolio With Loan Perform Standards

For what % of your company's loan portfolio by loan volume (commercial, personal, and residential) does the previous process apply?

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75%+

Points Earned: 0.44 of 1.75

---

## Banking Reviews Loans For Impact Criteria

Does your company review potential loans according to social impact criteria and set minimum standards as part of the credit review/approval process?

Criteria can include demographic information or poverty level of borrower, loan use purposes or socially or environmentally responsible business practices.

- Yes, written criteria formally evaluated by credit officer or committee in review/approval
- Yes, considered as part of normal credit review/approval process (less formal)
- No

Points Earned: 1.75 of 1.75

IMPACT BUSINESS MODELS

## Portfolio Management - Impact Business Model 6.4

---

### Banking 3 Year ROA

Please report your company's three-year average Return to Assets ratio:

Please report your company's three-year average Return to Assets ratio:

We do not track this

Points Available: 0.00

---

### Banking Pc Loans Outsourced

For what % of your company's loans that have been sold or outsourced to a third party servicer does your company maintain borrower relationships and regular interaction?

- 0% - Company does not sell loans or outsource to third party servicer
- 1-24%
- 25-49%
- 50-74%
- 75%+

Points Earned: 2.33 of 2.33

---

### Banking EOA Ratio

Please indicate your company's Equity to Assets ratio:

Please indicate your company's Equity to Assets ratio:

We do not track this

Points Available: 0.00

---

## Banking Set Max Permissible Debt Service

Does your company set a maximum permissible debt service ratio or maximum debt limit for borrowers?

- Yes - Maximum Permissible Debt Service Ratio
- Yes - Maximum Permissible Total Borrower Outstanding Debt
- No

Points Earned: 2.33 of 2.33

---

## Banking Client Retention Rate

What was the client retention rate for the last fiscal year?

- <75%
- 75% -85%
- 85%-95%
- 95%+

Points Earned: 1.75 of 2.33

---

## Banking Pc Impaired Assets

Please indicate the asset quality of your company in terms of percentage of impaired assets and loans past due for 90+ days.

Please indicate the asset quality of your company in terms of percentage of impaired assets and loans past due for 90+ days.

We do not track this

Points Available: 0.00

## Portfolio Reporting - Impact Business Model

IMPACT BUSINESS MODELS

2.9

---

## Banking Client Feedback Studies

Does the company employ client satisfaction and feedback studies?

- Yes - At least annually
- Yes - Bi-annually
- Yes - Occasionally
- No - Not conducted

Points Earned: 1.00 of 1.00

---

## Banking Systematically Collect Analyze Data

Does the institution systematically collect and analyze data on any of the following characteristics of its clients?

- Gender: women vs men
- Urban vs. rural
- Client household income level (eg. poverty level)
- Activities to be financed, including sector and size of business activities
- Member of a marginalized group (e.g. indigenous, disabled)
- Demographic characteristics, such as age
- N/A - Institution does not collect data on characteristics of its clients

Points Earned: 0.50 of 0.50

---

## Banking Topic Focus For Client Feedback

Are there specific areas the institution focuses on when collecting client feedback/satisfaction?

- Relationship of clients with the loan officers
- Suggestion for product improvement
- Satisfaction with amount, cost and schedule of financial products offered
- Satisfaction with delivery of services (timeliness, convenience, proximity of access points to clients etc)
- Collecting data on actual users of products offered
- General feedback on satisfaction with the organization
- Other
- N/A - company did not conduct a satisfaction survey

Points Earned: 0.40 of 0.50

---

## Banking Firm Measures Income Levels

Does the institution measure and monitor the poverty status of its clients?

- N/A - Institution does not have a poverty reduction goal
- Yes, we measure the income status specifically for incoming clients
- Yes, in relation to a recognized poverty line (national poverty line, earning less than \$2 a day)
- Yes, using an internally developed poverty assessment tool
- Yes, using an external poverty assessment tool
- Yes, and we analyze data by client characteristic and periodically track client poverty progress over time
- None of the above

Points Earned: 1.00 of 1.00

---

## Serving in Need Populations - Impact Business Model

IMPACT BUSINESS MODELS

0.0

---

## Banking Serves Individuals Or Businesses

Does the financial institution target any of the following underserved clients/customers?

- Microenterprise, SME or other commercial borrowers that have been historically under-banked
- Individual borrowers who have been historically under-banked
- None of the above - skip remaining questions

Points Available: 0.00

---

## Banking Description Clients Beneficiaries Of Products Or Services

Describe the beneficiaries or end-users of your products or services and how you characterize them as underserved.

Describe the beneficiaries or end-users of your products or services and how you characterize them as underserved.

El CDT Mujer está dirigido e)

Points Available: 0.00

---

## Banking Underserved Populations Served

Which of the following underserved client groups does the financial institution explicitly target?

Your answer to this unscored question is combined with other answers to automatically calculate your score in this section of the assessment.

- Urban low income, poor, very poor
- Rural low income, poor, very poor
- Marginalized group (e.g. women, indigenous, disabled, minority)
- Mission-driven businesses (loans made to purpose driven businesses and organizations, e.g. nonprofits, neighborhood stabilization, affordable housing projects, etc)

Points Available: 0.00

---

## Banking Pc Loans To Underserved

What % of the total portfolio represents loans made to the previously selected underserved individuals and organizations?

Your answer to this unscored question is combined with other answers to automatically calculate your score in this section of the assessment.

What % of the total portfolio represents loans made to the previously selected underserved individuals and organizations?

- We do not track this

Points Available: 0.00

---

## Banking Percent Branches No Other Banks

What % of your company's regular client service points are located in areas where there are no other financial institutions?

Client service points include branches, mobile banking agencies or delivery services operating at least one day a week.

- 0
- 1-24%
- 25-49%
- 50-74%
- 75-100%
- Don't Know

Points Available: 1.80

---

## Percent of BoP Beneficiaries

What % of customers/beneficiaries qualify as poor or very poor, with incomes below \$2.00 per day?

Estimates within +/- 5% are acceptable. See currency converter in help text to get local currency terms.

What % of customers/beneficiaries qualify as poor or very poor, with incomes below \$2.00 per day?

We do not track this

Points Available: 14.40

---

## Underserved Households

How many customers/clients served qualify as the previous selected underserved populations? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable.

Households

Households

We do not track this

Points Available: 0.00

---

## Underserved Government Entities

How many customers/clients served qualify as the previous selected underserved populations? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable.

Governments

Governments

We do not track this

Points Available: 0.00

---

## In-need Organizations Served

How many customers/clients served qualify as the previous selected underserved populations? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable.

Businesses/Non-Profits

Businesses/Non-Profits

We do not track this

Points Available: 0.00

---

## In-Need Individuals Served

How many customers/clients served qualify as the previous selected underserved populations? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable.

Individuals

Individuals

We do not track this

Points Available: 0.00

---

## In-Need Communities Served

How many customers/clients served qualify as the previous selected underserved populations? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable.

Communities

Communities

We do not track this

Points Available: 0.00

---

## Disclosure Questionnaire

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## Disclosure Industries

---

Disclosure questions on specific production and trade.

## Disclosure Alcohol

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Alcohol

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Tobacco

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Tobacco

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Gambling

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Gambling

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Firearms Weapons

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Firearms, weapons or munitions

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Pornography

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Pornography

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Payday, Short Term, or High Interest Lending

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Payday, short-term, or high-interest lending

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Fossil Fuels

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Fossil-fuel-based oil, natural gas, or coal extraction, distribution, sale, etc.

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Mining

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Mining

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Nuclear Power or Hazardous Materials

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Nuclear power, radioactive materials or hazardous waste

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Prisons

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Prisons

Please also select "Yes" if your company serves clients in this industry

Yes

No

Points Available: 0.00

---

## Disclosure Whole Life Insurance

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Whole life insurance products

Select "Yes" only if the company earns 80%+ of its revenue from whole life insurance products.

Yes

No

Points Available: 0.00

---

## Disclosure Debt Collection Services

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Debt collection services

Yes

No

Points Available: 0.00

---

## Disclosure Volunteer Placement to Orphanages

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Organizing volunteer programs to orphanages or child care organizations

Yes

No

Points Available: 0.00

---

## Disclosure Tax Advisory Services

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Tax advisory services

- Yes  
 No

Points Available: 0.00

---

## Disclosure Animal Products or Services

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Animal-based products or services (including seafood)

- Yes  
 No

Points Available: 0.00

---

## Disclosure Genetically Modified Organisms

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Genetically modified organisms

Please also select "Yes" if your company serves clients in this industry

- Yes  
 No

Points Available: 0.00

---

## Disclosure Illegal Products or Subject to Phase Out

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Products or activities that are illegal under country laws or regulations where they have operated, banned in international conventions or agreements, or subject to international phase-out or regulation

- Yes  
 No

Points Available: 0.00

---

## Disclosure Industries at Risk of Human Rights Violations

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Industries reliant upon materials at high risk of human rights infringements (e.g. conflict minerals)

Yes

No

Points Available: 0.00

---

## Other Disclosure Industries

Please indicate if your company is involved in the production, operation, trade, or sale of any the following:

Other industries that may cause social or environmental harm or are subject to stakeholder criticism or concern

Yes

No

Points Available: 0.00

---

## Company Explanation Of Disclosure Item Flags

If you selected "Yes" to any of the "Disclosure Industries" listed above, please provide a detailed explanation of the company's involvement for each affirmative response:

If this does not apply to you, please enter "Does not apply" in the text area below.

No aplica

Points Available: 0.00

---

## Disclosure Practices

Disclosure questions on sensitive practices.

### No formal Registration Under Domestic Regulations

Please indicate if your company engages in any of the following practices:

Company is not formally registered in accordance with all relevant regulations and requirements

If your company is a formally registered business, select "No."

Yes

No

Points Available: 0.00

---

## Tax Reduction Through Corporate Shells

Please indicate if your company engages in any of the following practices:

Company uses corporate shells or other structural means, such as establishing multiple corporate entities, to minimize tax payments

Yes

No

Points Available: 0.00

---

## Does not transparently report corporate financials to government

Please indicate if your company engages in any of the following practices:

Company withholds corporate financials from government

Yes

No

Points Available: 0.00

---

## Operates in conflict zones

Please indicate if your company engages in any of the following practices:

Company operates in conflict zones

Yes

No

Points Available: 0.00

---

## Sale of Data

Please indicate if your company engages in any of the following practices:

Company sells or provides access to consumer or user data

Yes

No

Points Available: 0.00

---

## Facilities located in sensitive ecosystems

Please indicate if your company engages in any of the following practices:

Company facilities are located adjacent to or in sensitive ecosystems

Yes

No

Points Available: 0.00

---

## Marketing of Breastmilk Substitutes

Please indicate if your company engages in any of the following practices:

Marketing of breastmilk substitutes

Yes

No

Points Available: 0.00

---

## Workers not Provided Clean Drinking Water or Toilets

Please indicate if your company engages in any of the following practices:

Company does not provide clean drinking water and clean toilets to employees during shifts

Yes

No

Points Available: 0.00

---

## Workers paid below minimum wage

Please indicate if your company engages in any of the following practices:

A portion of workers, contractors, subcontractors or day-workers are paid below minimum wage

Yes

No

Points Available: 0.00

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## No signed employment contracts for all workers

Please indicate if your company engages in any of the following practices:

Company does not have a signed contract of employment with each worker in a language they understand

- Yes  
 No

Points Available: 0.00

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## Payslips not provided to show wage calculation and deductions

Please indicate if your company engages in any of the following practices:

Company does not provide payslips or equivalent to all workers to show how wages are calculated and any deductions made

- Yes  
 No

Points Available: 0.00

---

## Activities against freedom of association/collective bargaining

Please indicate if your company engages in any of the following practices:

Company has taken a public stance against unionization, has engaged in activities that may be perceived as taking a stance against union organizing, or prohibits workers from freely associating and bargaining collectively for the terms of one's employment

- Yes  
 No

Points Available: 0.00

---

## Workers cannot leave site during non-working hours

Please indicate if your company engages in any of the following practices:

Company prohibits workers from freely leaving the site during non-working hours or at the end of their shift

This includes workers who live on site.

- Yes  
 No

Points Available: 0.00

---

## **ID Cards Withheld or Penalties for Resignation**

Please indicate if your company engages in any of the following practices:

Company keeps workers' original ID cards or passports and/or does not allow workers to resign freely without penalty, even if advance notice is given

Yes

No

Points Available: 0.00

---

## **Employs Individuals on Zero-Hour Contracts**

Please indicate if your company engages in any of the following practices:

Company employs individuals on zero-hour contracts

Yes

No

Points Available: 0.00

---

## **Company workers are prisoners**

Please indicate if your company engages in any of the following practices:

Company uses workers who are prisoners

Yes

No

Points Available: 0.00

---

## **Company Employs Workers Under Age 15 (Or Other ILO Minimum Age)**

Please indicate if your company engages in any of the following practices:

Company employs workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138 ) and/or company does not keep personnel records that include evidence of the date of birth of each

Yes

No

Points Available: 0.00

---

## Overtime For Hourly Workers Is Compulsory

Please indicate if your company engages in any of the following practices:

Overtime work is compulsory and exceeds 48 hours in a week

Yes

No

Points Available: 0.00

---

## Other Disclosure Practices

Please indicate if your company engages in any of the following practices:

Other sensitive practices that may cause social or environmental harm, or are subject to stakeholder concern

Yes

No

Points Available: 0.00

---

## Company Explanation Of Disclosure Item Flags

If you selected "Yes" to any of the "Disclosure Practices" listed above, please provide a detailed explanation of the company's engagement in each practice marked in the affirmative:

If this does not apply to you, please enter "Does not apply" in the text area below.

No aplica

Points Available: 0.00

---

## Disclosure Outcomes & Penalties

Disclosure questions concerning litigation, relocation of communities, accidents, and on-the-job fatality.

### On-Site Fatality

Please indicate if your company has experienced any of the following in the past 5 years:

Company has had an operational or on-the-job fatality

Yes

No

Points Available: 0.00

---

## Litigation or Arbitration

Please indicate if your company has experienced any of the following in the past 5 years:

Litigation or arbitration against company either ongoing, settled, or found against the company

- Yes  
 No

Points Available: 0.00

---

## Company has filed for bankruptcy

Please indicate if your company has experienced any of the following in the past 5 years:

Company has filed for bankruptcy

- Yes  
 No

Points Available: 0.00

---

## Bribery, Fraud, or Corruption

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Bribery, fraud, or corruption

- Yes  
 No

Points Available: 0.00

---

## Anti-Competitive Behavior

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Anti-competitive behavior

- Yes  
 No

Points Available: 0.00

---

## Financial Reporting, Taxes, Investments, or Loans

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Financial reporting, tax payments, investments, or loans

Yes

No

Points Available: 0.00

---

## Political Contributions or International Affairs

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Political contributions or international affairs

Yes

No

Points Available: 0.00

---

## Labor Issues

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Labor issues (including safety and discrimination)

Yes

No

Points Available: 0.00

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## Breaches of Confidential Information

Please indicate if your company has experienced any of the following in the past 5 years:

Breaches of individual privacy and/or losses of individual confidential data

Yes

No

Points Available: 0.00

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## Significant Layoffs

Please indicate if your company has experienced any of the following in the past 5 years:

Company has had layoffs of more than 20% of the workforce

- Yes  
 No

Points Available: 0.00

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## Hazardous Discharges Into Air/Land/Water (Past 5 Yrs)

Please indicate if your company has experienced any of the following in the past 5 years:

Company sites have experienced accidental discharges to air, land or water of hazardous substances

- Yes  
 No

Points Available: 0.00

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## Large Scale Land Conversion, Acquisition, or Relocation

Please indicate if your company has experienced any of the following in the past 5 years:

Construction or operation of company involved large scale land acquisition, convergence, or degradation (including the construction or refurbishment of dams), or resulted in the resettlement or economic displacement of 5,000 or more people

- Yes  
 No

Points Available: 0.00

---

## Penalties Assessed For Environmental Issues

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Environmental management penalties, including animal welfare

- Yes  
 No

Points Available: 0.00

---

## Violation of Indigenous Peoples Rights

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Infringing on indigenous people's rights, for instance by utilizing lands owned or used by indigenous peoples without full documented consent of such peoples

Yes

No

Points Available: 0.00

---

## Other Disclosure Outcomes & Penalties

Please indicate if your company has had a formal complaint to a regulatory agency or been assessed a fine or sanction in the past five years for any of the following:

Other penalties, complaints, or grievances filed or levied against the company for negative impacts on local communities, human rights, or other stakeholder concerns

Yes

No

Points Available: 0.00

---

## Company Explanation Of Disclosure Item Flags

If you selected "Yes" to any of the "Disclosure Outcomes & Penalties" listed above, please provide a detailed explanation of the company's experience related to each affirmative response:

If this does not apply to you, please enter "Does not apply" in the text area below.

El Banco tuvo una demanda en agosto del 2024 cuyo asunto fue una divergencia entre la liquidación de las prestaciones sociales del señor Eduardo Rojas Alfonso. En primera instancia el Banco ganó, sin embargo, en apelación de segunda instancia, la decisión fue revocada. En este contexto, el caso quedo cerrado y el Banco ya cumplió con todas las obligaciones.

Points Available: 0.00

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## Supply Chain Disclosure

Disclosure questions concerning the significant suppliers of the company

## Suppliers in Conflict Zones

Please indicate if any of the following statements are true regarding your company's suppliers:

Operation in conflict zones

- Yes
- No
- Don't Know

Points Available: 0.00

---

## Suppliers Negative Social Impact

Please indicate if any of the following statements are true regarding your company's suppliers:

Practices or outcomes that produced substantial negative impacts regarding human rights, labor conditions, or local communities

- Yes
- No
- Don't Know

Points Available: 0.00

---

## Suppliers Negative Environmental Impact

Please indicate if any of the following statements are true regarding your company's suppliers:

Practices or outcomes that produced substantial negative environmental impact

- Yes
- No
- Don't Know

Points Available: 0.00