
Evertrust Bank (IBT Holdings Corp)

Service with Minor Environmental Footprint

50-249 Employees

2017-10-03

As a majority-owned subsidiary of O-Bank, Evertrust Bank 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 Evertrust Bank for its certification as a B Corporation. Answers to questions that would reveal sensitive information (e.g. that would advantage competitors or prejudice litigation) are covered such as:

Full Impact Assessment

Governance

Mission & Engagement

Level of Impact Focus (Score Value: Not Scored)

Select the description that best describes your business.

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

- Positive social/environmental impact is desirable but not a particular focus for our business.
 - Social and environmental impact is frequently considered but it isn't a high priority.
 - We consider social and environmental impact in some aspects of our business but infrequently.
 - 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/environmental impact as a primary measure of success for our business and prioritize it even in cases where it may not drive profitability.
-

Mission Statement Characteristics (Score Value: Low)

Does your company have a corporate mission statement, and does it include any of the following?

Please check all that apply.

- No written statement
 - A written corporate mission statement that does not include a social or environmental commitment
 - A general commitment to social and/or environmental responsibility and stewardship
 - 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 to landfill with upcycled products)
 - A commitment to serve a target beneficiary group in need (e.g. low income customers, smallholder farmers)
-

Mission Statement (Score Value: Not Scored)

Please type or paste your mission statement here.

The Bank is dedicated to its customers, shareholders, employees, and communities. For customers, we will deliver high-quality professional services and develop innovative financial products to meet their needs. For shareholders, we strive to achieve sustained growth to ensure maximum returns. For employees, we promote teamwork with good incentive plan. For communities, we intend to actively participate in community services to make a better tomorrow for our communities.

Mission Training (Score Value: Medium)

Which type of employee training does your company provide regarding its social and environmental mission?

Please check all that apply.

- No social or environmental mission
 - No training on the company's social and environmental mission
 - Only informal inclusion in orientation, training and/or instruction
 - Specific, formal training integrated into new employee and new manager training
 - Specific, formal training integrated into ongoing employee and manager training
 - Workers articulate goals and achievements on 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
-

Board Review of Social/Environmental Performance (Score Value: Medium)

Does the Board of Directors or equivalent governing body review the company's social or environmental performance on at least an annual basis?

- No
 - Yes - The Board receives a general update on the company's social and/or environmental performance
 - Yes - The Board reviews key performance indicators (KPIs) on the company's social and/or environmental performance
 - N/A - No Board of Directors or equivalent governing body
-

Managers with Responsibilities to Mission (Score Value: Medium)

What proportion of full-time managers have social or environmental mission-related responsibilities or expectations outlined in their job description?

- 0%
 - 1-49%
 - 50-99%
 - 100%
-

Social/ Environmental Management Reviews (Score Value: Medium)

What portion of management had a formal written performance evaluation/review in the last year that included social and/or environmental goals?

- 0
 - 1-49%
 - 50-99%
 - 100%
-

Mission-driven Executive Job Descriptions (Score Value: Medium)

Is the compensation of your CEO and those who directly report to the CEO tied to achieving specific social and environmental metrics or objectives?

Please check all that apply.

- No
 - Yes, CEO/President compensation
 - Yes, other senior management team member(s) compensation
-

Stakeholder Engagement (Score Value: Low)

In the last year, how did the company solicit specific feedback from its external stakeholders (excluding employees and investors) regarding the company's social and environmental performance?

Check all that apply.

- No formal stakeholder engagement
 - Annual stakeholder meeting
 - Online stakeholder forum to provide/report social or environmental concerns or feedback
 - Meetings or other engagement mechanisms with local community members
 - Meetings or other engagement mechanisms with social or environmental advocacy groups
 - Community/environmental representation on an advisory board.
 - Third party or anonymous surveys about social/environmental performance
 - Other (please describe)
-

Social/Environmental Key Performance Indicators (Score Value: Medium)

Are there key performance indicators (KPIs) or metrics that your company tracks at least annually to determine if you are meeting your social or environmental objectives?

- We don't track key social or environmental performance indicators
 - We measure KPIs/metrics or outputs that we have identified and defined in order to determine if we are achieving our social and environmental objectives
 - We measure social and environmental outcomes over time (examples: 3rd-party impact assessments, progress out of poverty indexing, beneficiary outcome surveys, etc.)
-

Corporate Accountability

Governance Structures (Score Value: Low)

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

The answer to this question affects questions you'll encounter further on in your assessment.

- Owner/Manager only
 - Non-Fiduciary Advisory Board
 - Board of Directors or Equivalent
-

Governing Body Characteristics (Score Value: Medium)

Which of the following apply to your company's Board of Directors or equivalent governing body?

Please check all that apply.

- Meets at least twice annually
 - Includes at least 1 independent member
 - Includes at least 50% independent members
 - Oversees executive compensation
 - Has an Audit Committee with at least 1 independent member
 - Has a Compensation Committee with at least 1 independent member
 - Company is a cooperative and elects Board from membership
 - None of the above
 - N/A - No Board of Directors or equivalent
-

Governing Body Stakeholder Representation (Score Value: Low)

Which of the following stakeholder groups or relevant independent experts have voting seats on the Board of Directors or equivalent governing body?

Select all that apply.

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

Ethics

Financial Controls (Score Value: Medium)

Does the company maintain any of the following financial controls?

Anti-Corruption Practices (Score Value: Medium)

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

- Written employee whistle-blowing policy provides legal protection to workers, with strict confidentiality easily accessible & circulated to all employees
 - Helpline or anonymous mechanism to report grievances/concerns
 - Individual or department oversight with direct access to Board of Directors
 - Other (please describe)
 - None of the above
-

Instruction on Code of Ethics (Score Value: Medium)

Which of the following describes how your company instructs employees regarding your Code of Ethics about behavioral expectations, bribery and corruption?

Please check all that apply.

- No Code of Business Conduct (or equivalent policy) or training on the Code
 - 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 on-going 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)
-

Conflict of Interest Questionnaire (Score Value: Low)

Is there an annual conflict of interest questionnaire filled out by all board members and officers?

Include members of other governing body if not a Board.

- Yes
 - No
 - N/A - No Board of Directors or equivalent
-

Transparency

Reviewed / Audited Financials (Score Value: Medium)

Does the company produce financials that are verified annually by an independent source through an Audit or Review?

- No
 - Yes, through a review
 - Yes, through an audit
-

Financial Transparency with Employees (Score Value: Medium)

Does the company have a formal process to share financial information with its full-time employees?

Exclude compensation data. Please check all that apply.

- No
 - Yes - the company shares financial information if employees ask for them
 - Yes - the company discloses all financial information (except salary info) at least yearly
 - Yes - the company discloses all financial information (except salary info) at least quarterly
 - Yes - The company has complete transparency of financial information and formally empowers all employees and departments to actively participate in financial planning (i.e. Open Book Management)
 - Yes- In addition to sharing financials the company also has an intentional education program around shared financials
-

Ownership Transparency with Employees (Score Value: Medium)

Do all full-time employees have access to written information that identifies all material owners and investors of the company?

- Yes
- No

Impact Reporting (Score Value: Medium)

Does the company publicly share information on its social and/or environmental performance? If so, how?

- No public reporting on social or environmental performance
- Specific quantifiable social and/or environmental indicators or outcomes are made public
- Company sets public targets and shares progress to those targets
- Information is shared/updated annually
- Information is presented in a formal report that allows comparison to previous time periods
- Information adheres to a comprehensive third party standard (ex. GRI or B Impact Assessment)
- A third party has validated the information shared
- Impact reporting is integrated with financial reporting

Client Protection Warranty (Score Value: Medium)

Is your product or service covered by a written consumer warranty or client protection policy?

- Yes
- No

Public Feedback Channel (Score Value: Medium)

Is there a publicly-known mechanism through which customers can provide product feedback, ask questions, or file complaints?

- No
- Yes, there is a mechanism for feedback to be sent only privately to company
- Yes, there is a mechanism where feedback is made transparent to the public

Governance Metrics

Last Fiscal Year (Score Value: Not Scored)

On what date did your last fiscal year end?

2016-12-31

Reporting Currency (Score Value: Not Scored)

Reporting currency US Dollar - USD

Revenue Last Year (Score Value: Not Scored)

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. The answer to this question affects questions you'll encounter further on in your assessment.

Revenue Year Before Last (Score Value: Not Scored)

Total Earned Revenue
From the fiscal year before last

Earnings Before Interest & Taxes Last Year (Score Value: Not Scored)

EBIT (Earnings Before Interest & Taxes)
From the last fiscal year

Earnings Before Interest & Taxes Year Before Last (Score Value: Not Scored)

EBIT (Earnings Before Interest & Taxes)
From the fiscal year before last

Net Income Last Year (Score Value: Not Scored)

Net Income
From the last fiscal year

Net Income Year Before Last (Score Value: Not Scored)

Net Income
From the fiscal year before last

Mission Locked

Mission Lock (Score Value: Very High)

Separate from a mission statement, has your company done any of the following to legally ensure that its social or environmental mission will be maintained over time, regardless of company ownership?

- Signed a contract or board resolution to amend or adopt a legal form that requires consideration of employees, community and the environment (i.e. Signed B Corp Term sheet but have not yet adopted stakeholder consideration)
- Amended corporate governing documents to require the consideration of employees, community and the environment (e.g. Amended Articles of Incorporation)
- Has a specific legal entity/governance structure that preserves mission (i.e. cooperative)
- Legal entity/governance structure preserves mission and requires stakeholder consideration (i.e. Benefit Corp or cooperative that has amended governing documents to include stakeholder consideration)
- Other - Please describe
- None of the above

Workers

Worker Metrics

Majority Hourly vs. Salaried Workers (Score Value: Not Scored)

Are the majority of your employees paid on a fixed salary or a daily/hourly wage?

This is a REQUIRED question that determines the set of additional questions your company will respond to regarding your employee impact. The answer to this question affects questions you'll encounter further on in your assessment.

- Fixed Salary
- Daily/Hourly Wage

of Full Time Workers (Score Value: Not Scored)

Number of Total Full-Time Workers
Current Total Full-Time Workers

The answer to this question affects questions you'll encounter further on in your assessment.

92

of Full Time Workers Last Year (Score Value: Not Scored)

Number of Total Full-Time Workers
Total Full-Time Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

91

of Part Time Workers (Score Value: Not Scored)

Number of Total Part-Time Workers
Current Total Part-Time Workers

The answer to this question affects questions you'll encounter further on in your assessment.

4

of Part Time Workers Last Year (Score Value: Not Scored)

Number of Total Part-Time Workers
Total Part-Time Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

4

of Temporary Workers (Score Value: Not Scored)

Number of Total Temporary Workers
Current Total Temporary Workers

The answer to this question affects questions you'll encounter further on in your assessment.

0

of Temporary Workers Last Year (Score Value: Not Scored)

Number of Total Temporary Workers
Total Temporary Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

0

Compensation & Wages

Total Wages (Score Value: Not Scored)

Total Wages (including bonuses)

Lowest Paid Wage (Score Value: Not Scored)

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

Please exclude students and interns in this calculation.

% Above the Living Wage (Score Value: High)

What % above living wage did your lowest-paid worker (excluding interns) receive during the last fiscal year?

- 0% or below
- 1-14%
- 15-24%
- 25%+
- N/A - No living wage data available for country of operations

High to Low Pay Ratio (Score Value: High)

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

Market Compensation Comparison (Score Value: High)

Based on a company referenced compensation study in the last two years, how does your company's compensation structure (excluding executive management) compare with the market?

- Don't Know: Have not referenced a compensation survey
- 1st quartile (0-24th percentile)
- 2nd quartile (25-49th percentile)
- 3rd quartile (50-74th percentile)
- 4th quartile (75-100th percentile)

Our staffing and compensation structure is based on our corporate profile and the products/services required by the customers we serve, all of which are not as complex as other entities in our market.

Bonus Plan Characteristics (Score Value: Medium)

Which of the following are true about the company's bonus plan:

- Bonuses are given but there is no formal plan
- Formal guidelines on the structure of the bonus plan (e.g. eligibility, profit/revenue target tied to the bonus pool, allocation criteria) are disseminated and accessible to all workers
- All full-time and part-time workers are eligible in the plan
- None of the above

Employees Receiving a Bonus (Score Value: High)

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

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

Benefits

Healthcare Plan (Score Value: High)

Does the company's healthcare plan available to all full-time workers include any of the following practices?

Select all that apply.

- Coinsurance of 80%+ covered by healthcare plan
- Company pays 80%+ of individual premium
- Company pays 80%+ of family coverage premium
- Out-of-pocket maximum for individual coverage of \$2000 or less (net of company HSA or equivalent contribution)
- Annual deductible for individual coverage of \$1000 or less (net of company HSA or equivalent contribution)
- Co-payment of \$20 or less per primary care visit paid for by worker
- Prescription drug coverage where workers pay \$10 or less for generic drugs, \$30 or less for brand name drugs and \$50 or less for non-formulary drugs
- Explicit policy of transgender inclusive healthcare coverage
- None of the above

Workers Participating in Healthcare Plan (Score Value: Medium)

What % of full-time workers are enrolled in a health care plan offered by your company?

- <70%
- 70-79%
- 80-89%
- 90-99%
- 100%

Healthcare Eligibility for Part Time Workers (Score Value: Medium)

At what juncture do your part time employees qualify for health care benefits?

- No additional health insurance benefits provided by the company to part time workers
- 30+ hours per week
- 25-30 hours per week
- 20-24 hours per week
- 15-19 hours per week
- <15 hours per week
- N/A - Company has no part-time employees

Part Time Worker Participation in Healthcare Plan (Score Value: Medium)

What % of part-time workers who work more than 20 hours a week are enrolled in the private healthcare plan offered by your company?

- No additional health insurance benefits provided by the company to part time workers
- 0%
- 1-39%
- 40-59%
- 60-79%
- 80%+
- N/A - No part-time workers working more than 20 hours per week

Employee Retirement Plan (Score Value: Medium)

Does your company have an Employee Retirement Plan available for workers? If so, which of the following apply?

Retirement plans may include Pensions, Profit sharing, 401(k), etc.

- Retirement plan is not available for all tenured workers
 - Retirement plan is available with no company match
 - Partially matched of 4% or less
 - Partially matched greater than 4%
 - Full match of 4% or less
 - Full match greater than 4%
 - Plan includes Socially-Responsible Investing option
-

Supplementary Benefits (Score Value: High)

What additional benefits are offered to full-time tenured workers?

Tenured employees defined as with the company for 1+ years or life of the company.

- No additional benefits
- Dental insurance
- Short-term disability
- Long-term disability
- Structured account mechanism for qualified medical expenses (e.g. HSA, HRA, FSA)
- Domestic partner, civil union, and/or same-sex marriage spousal benefits
- Life insurance
- Other benefits (please describe)

Vision, AD&D

Worker Benefits (Salaried)

Number of Paid Days Off (Score Value: Medium)

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
-

Paid Primary Caregiver Leave for Salary Workers (Score Value: Medium)

What is the minimum number of weeks salaried workers receive paid primary caregiver leave, either through the company or the government?

- 0-5 weeks
 - 6-11 weeks
 - 12-17 weeks
 - 18-23 weeks
 - 24+ weeks
-

Training & Education

Intern Hiring Practices (Score Value: Low)

Which of the following is true of intern hiring practices?

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."

- There is a formalized policy/program outlining the objectives of internships or internship programs for participants
 - Company partners with education institutions to provide internship opportunities
 - Interns are paid a living wage
 - Interns receive formal performance reviews
 - Interns have a formal opportunity to provide feedback on experience
 - Interns have been hired on as full time permanent employees in the past two years
 - Intern tenures are restricted to not exceed 1 year if interns are not currently enrolled in school
 - None of the above apply to my intern programs
 - N/A - Company does not employ interns
-

Internal Promotions (Score Value: Low)

What % of positions above entry level have been filled with internal candidates in the last 12 months?

Exclude material owners in your calculation.

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

Internal Promotions (Score Value: Low)

What % of employees have been internally promoted within the last 12 months?

Exclude material owners in your calculation.

- 0%
 - 1-5%
 - 6-15%
 - >15%
-

Paid Professional Development Days (Score Value: Low)

How many paid days of professional development do the majority of full time workers receive (in a single year)?

- No formal policy
 - 0 days
 - 1-4 days
 - 5-9 days
 - 10+ days
-

Management Training (Score Value: Low)

Do new and existing managers get regular training and coaching on the following?

Check all that apply.

- Providing ongoing praise and corrective feedback
 - Conflict negotiation and resolution
 - Group dynamics and optimal team functioning
 - Performance evaluation systems
 - Other (please describe)
 - None of the above
-

Training & Education (Salaried)

Skills-Based Training Participation (Score Value: Low)

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 to advance core job responsibilities

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

Providing Cross-Job Skills Training (Score Value: Low)

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 (i.e. training beyond regular job responsibilities, e.g. public speaking training or management training for non-managers)

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

Worker Ownership

% Participation in Employee Ownership (Score Value: High)

What % 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
-

Employee Ownership (Score Value: High)

What % of the company is owned or formally reserved as part of a written plan for full-time workers and management (including founders/executives)?

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
 - Don't Know
-

% of Company Owned by Non-Executive Employees (Score Value: High)

What % of the company is owned by full-time workers who are non-executive employees and non-founders?

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

- 0%
 - 1-4%
 - 5-24%
 - 25-49%
 - 50%+
 - N/A
 - Don't Know
-

Management & Worker Communication

Employee Review Process (Score Value: Medium)

Is there a formal consistent process for providing performance feedback to all tenured employees which includes any of the following?

Check all that apply.

- Is conducted on at least an annual basis
 - Includes peer and subordinate input
 - Provides written guidance for career development
 - Includes social and environmental goals
 - Clearly identifies achievable goals
 - Follows a 360-degree feedback process
 - None of the above
-

Employee Handbook Information (Score Value: Low)

Does your company have a written employee handbook that workers have access to and includes any of the following information?

Check all that apply.

- No written employee handbook
 - A non-discrimination statement
 - An anti-harassment policy
 - Statement on work hours
 - Pay and performance issues
 - Policies on benefits, training and leave
 - Grievance resolution
 - Disciplinary procedures and possible sanctions
 - Statement regarding workers' right to bargain collectively and freedom of association
 - Prohibition of child labor and forced/compulsory labor
-

Employee Satisfaction (Score Value: Medium)

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

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

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

Employee Metric Transparency (Score Value: Low)

Which of the following employee metrics are regularly collected, monitored and made transparent to all employees?

- Retention and turnover metrics
 - Diversity metrics
 - None
-

Termination Policy (Score Value: Medium)

Which of the following is included in your company's termination policy?

Exclude situations requiring immediate dismissal / with cause.

- No written notice required prior to termination
 - Required written notice of worker performance only
 - Required written notice of worker performance and a stated probationary period
 - N/A - No written termination policy
-

Job Flexibility/Corporate Culture

Health and Wellness Initiatives (Score Value: Medium)

Do company policies support any of the following health and wellness initiatives above insurer-provided programs?

Check all that apply.

- Company does not offer any formal health and wellness initiatives
 - Company sponsors and encourages workers to participate in health and wellness activities during the workweek (i.e. walking or steps programs)
 - Company offers incentives for workers to complete health risk assessments or participate in health and wellness activities (e.g., a fund for exercise equipment, subsidized gym membership, etc.)
 - Over 25% of workers have completed a health risk assessment in the last 12 months
 - Employees have access to behavioral health counseling services, web resources or Employee Assistance Programs
 - Spouses, partners, or children of employees provided access to behavioral health counseling services, web resources or Employee Assistance Programs
 - Company has policies and programs in place to prevent ergonomic-related injuries in the workspace
 - Management receives reports on aggregate participation in worker wellness programs
 - Other (please describe)
-

Job Flexibility/Corporate Culture (Salaried)

Worker Flexibility Options (Score Value: Medium)

Does the company offer any of the following job flexibility options, whenever feasible, in writing and in practice for the majority of workers?

Please check all that apply.

- Part-time work schedules at the request of workers
 - Flex-time work schedules (allowing freedom to vary start and stop times)
 - Telecommuting (working from home one or more days per week)
 - Job-sharing
 - None of the above
-

Supplementary Benefits (Score Value: Medium)

Which of the following supplementary benefits are offered to employees?

Please check all that apply.

- Onsite childcare
- Offsite subsidized child care
- Counseling services
- Free or subsidized meal
- Policy to support breastfeeding mothers
- Other (please describe)
- None

Worker Business Models Introduction

Impact Business Model: Worker Ownership (Score Value: Not Scored)

Is your company structured to benefit its employees in the following way?

The answer to this question affects questions you'll encounter further on in your assessment.

- Ownership structures that provide significant equity (>40%) and empowerment to all employees (i.e. employee-owned companies/cooperative)
- No

Community

Job Creation

New Jobs Added Last Year (Score Value: Not Scored)

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 12 months:

1

New Jobs Added Year Before Last (Score Value: Not Scored)

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.

Prior 12 months:

1

Job Growth Rate (Score Value: High)

By what % has your worker base grown over the last 12 months?

- 0% (Has not grown on a net basis)
- 1-14%
- 15-24%
- 25%+

Departed Employees (Score Value: Not Scored)

Number of full-time and part-time workers that departed/left the company during the last 12 months.

Enter 0 if None. Select N/A only if there are no workers.

Attrition Rate (Score Value: High)

What was the attrition rate at the company for full-time and tenured part-time workers for the last 12 months?

Exclude workers terminated with cause.

Workers from Low-Income Areas (Score Value: High)

What % of workers (including full-time and part-time and temporary workers) are verified/self-identified to be a part of the following groups?

Individuals residing in a low income area

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

Workers from Underemployed Groups (Score Value: High)

What % of workers (including full-time and part-time and temporary workers) are verified/self-identified to be a part of the following groups?

Other chronically underemployed populations (e.g. individuals who are formerly incarcerated or homeless)

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

Facilities in Low-Income Communities (Score Value: High)

What % of your workers are employed in company facilities located in low-income communities?

- <10%
- 10-19%
- 20-29%
- 30%+
- Don't Know

Diversity & Inclusion

Female Employees (Score Value: Not Scored)

Number of total full-time and part-time female employees.

Enter 0 if None. Select N/A only if there are no workers.

63

Ownership Diversity (Score Value: Medium)

What % of the company is owned by the following groups?

Women and/or individuals from underrepresented populations, including low-income communities

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

We are a subsidiary of O-Bank. Refer to O-Bank responses for ownership information.

Nonprofit Ownership (Score Value: Medium)

What % of the company is owned by the following groups?

Nonprofit organization(s)

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

We are a subsidiary of O-Bank. Refer to O-Bank responses for ownership information.

Non-accredited Investor Ownership (Score Value: Medium)

What % of the company is owned by the following groups?

Individuals that qualify as non-accredited investors

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

We are a subsidiary of O-Bank. Refer to O-Bank responses for ownership information.

Female Ownership (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of your company's ownership is held by individuals from the following groups?

Women

0

We are a subsidiary of O-Bank. Refer to O-Bank responses for ownership information.

Low-income Ownership (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of your company's ownership is held by individuals from the following groups?

Low income communities

0

We are a subsidiary of O-Bank. Refer to O-Bank responses for ownership information.

Ownership from Underrepresented Groups (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of your company's ownership is held by individuals from the following groups?

Other underrepresented populations (e.g. minorities, LGBT community, individuals with disabilities, etc.)

0

We are a subsidiary of O-Bank. Refer to O-Bank responses for ownership information.

Board of Directors Diversity (Score Value: Medium)

What % of the members of your Board of Directors (or equivalent) are women or individuals from other underrepresented populations?

- 0%
- 1-9%
- 10-24%
- 25-49%
- 50%+
- Don't know
- N/A - No board of directors or equivalent

Due to applicable privacy regulations and laws, we are unable to gather, monitor, and/or report on certain elements of this question.

Female Directors (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups? Women

Due to applicable privacy regulations and laws, we are unable to gather, monitor, and/or report on certain elements of this question.

Directors from Low-income Communities (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups? Low income communities

Due to applicable privacy regulations and laws, we are unable to gather, monitor, and/or report on certain elements of this question.

Minority Directors (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Minority/previously excluded populations

Due to applicable privacy regulations and laws, we are unable to gather, monitor, and/or report on certain elements of this question.

Directors from Underrepresented Populations (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Other underrepresented populations (e.g. minorities, LGBT community, individuals with disabilities, etc.)

Due to applicable privacy regulations and laws, we are unable to gather, monitor, and/or report on certain elements of this question.

Management from Underemployed Groups (Score Value: Medium)

What % of management are women and/or individuals from underrepresented populations, including low-income communities?

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

Female Management (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of management is from the following groups?

Women

43

Managers from Low-Income Areas (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of management is from the following groups?

Low income communities

Managers from Underrepresented Groups (Score Value: Not Scored)

Optional unweighted metrics: Approximately what % of management is from the following groups?
Other underrepresented populations (eg - minorities, LGBT community, individuals with disabilities, etc.)

Ethnic Diversity Compared to Area (Score Value: Medium)

Does the % of ethnic minorities employed at your company equal or exceed the % of ethnic minorities in your metro area?

Percentage should be based on census or other government demographic data.

- No
 - Yes
 - N/A- Ethnic data is not available or illegal to be tracked in your area
-

Managing Gender Pay Equity Managers (Score Value: Medium)

Is average compensation for men and women equal in comparable managerial and non-managerial roles?

Managerial

Allow a 5% margin of error while calculating. For more information on calculating, see Explain.

Managing Gender Pay Equity for Non-Managers (Score Value: Medium)

Is average compensation for men and women equal in comparable managerial and non-managerial roles?

Non-managerial

Allow a 5% margin of error while calculating. For more information on calculating, see Explain.

Supplier Ownership Diversity (Score Value: Medium)

What % of your Significant Suppliers are majority owned by women or individuals from underrepresented populations?

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

Supplier Diversity Policy (Score Value: Medium)

Does the company have a written policy giving preference to suppliers owned by women or individuals from underrepresented populations?

- Yes
 - No
 - N/A: Such policies are illegal in my country of operations
-

Diversity and Inclusion Training (Score Value: Medium)

Does the company provide specific content in worker training on inclusion and diversity issues related to any of the following specific underrepresented groups?

Check all that apply.

- Gender inclusiveness
 - Minorities
 - LGBT community
 - Individuals with disabilities
 - Other underrepresented groups (please describe)
 - None of the Above
-

Civic Engagement & Giving

Corporate Citizenship Program (Score Value: Medium)

Does your company have a formal corporate citizenship program (with allocated resources) in place that includes the following:

- Statement on the intended social or environmental impact of company's charitable contributions
 - Cash and in-kind donations (excluding political causes)
 - Volunteer and pro bono service
 - Formal donations commitment (e.g. 1% for the planet)
 - Matching individual workers' charitable donations
 - Allowing workers and/or customers to select charities to receive company's donations
 - Other (please describe)
 - None of the above
-

Volunteer Service Policies (Score Value: Medium)

Are full-time employees granted in writing any of the following options for volunteer service?

- Non-paid time off
 - Paid time off
 - 20 hours or more a year of paid time off
 - Workers offered incentives for volunteerism (office parties, competitions with prizes, etc.)
 - Do not offer paid or unpaid time off
-

% of Employees Volunteer Service (Score Value: Medium)

What % of employees took paid time off for volunteer service last year?

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

Tracking Volunteer Service (Score Value: Medium)

Does your company monitor and record volunteer hours of company workers?

- We do not currently monitor and record our hours contributed
 - Our company monitors and records hours contributed (no increase targets)
 - Our company monitors hours contributed and has specific increase targets
 - Our company monitors hours contributed and has met specific increase targets during the reporting period
-

Total Amount of Volunteer Service Hours (Score Value: Not Scored)

Number of hours volunteered by full-time and part-time employees of the organization during the last fiscal year.

This should include both paid and unpaid time spent volunteering during traditional work hours, either for company-organized events or for employee-initiated activities.

233.25

We only track and report on volunteer service hours for activities required by applicable regulations (e.g. CRA). Volunteer service hours for other activities (e.g. charities, community service groups, etc.) are not tracked or included in the total reported here.

Volunteer Service Per Capita (Score Value: High)

What was the % of per capita worker volunteer, community service, or pro bono time donated in the reporting period?

Calculate by total volunteer hours / total hours worked, generally 2000 hours per FTE.

- 0%
- .1-.9% of time
- 1-2.4% of time
- 2.5-5% of time
- >5% of time
- Don't know / not monitored

We only track and report on volunteer service hours for activities required by applicable regulations (e.g. CRA). Volunteer service hours for other activities (e.g. charities, community service groups, etc.) are not tracked or included in the total reported here.

Total Amount of Charitable Donations (Score Value: Not Scored)

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.

% of Revenue Donated (Score Value: High)

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

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

Charitable Organizations Supported (Score Value: Not Scored)

Which organizations does your company support?

Junior Achievement; Sunday Friends; Operation Hope

Community Service and Charitable Practices (Score Value: Medium)

Which of the following volunteer and charitable giving practices did your company employ in the last fiscal year?

Check all that apply.

- Company contributed the majority of its cash, service and in-kind donations to local markets it sourced from or operates i
- Company has public facing partnership with a service/charitable organizations
- Company provided facilities for community events or trainings
- Other innovative engagement practices (please describe)
- None of the above

Advocacy for Social and Environmental Standards (Score Value: Medium)

Has your company worked with policymakers and/or stakeholders (including competitors) to develop or advocate for increased adoption of social and environmental standards or voluntary practices in your industry 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, company has worked with other industry players on a cooperative initiative
- Yes, and efforts resulted in a specific institutional, industry or regulatory reform
- Other (please describe)
- None of the above

Local Involvement

Geographic Structure and Scope (Score Value: Not Scored)

We realize that for companies with more than one office, the definition of local involvement is a more complicated one to answer. Please tell us a bit about the structure of your company geographically.

Headquarter and main office: Pasadena, CA Branches: City of Industry, Alhambra, Irvine, Cerritos, Cupertino and Arcadia, CA

Local Purchasing and Hiring Policies (Score Value: High)

Does the company have the following written local purchasing or hiring policies in place?

- No written local purchasing or hiring policy in place
- Written preference at each facility to purchase from local suppliers
- Ready-to-use lists of preferred local suppliers/vendors for specific facilities
- Written preference for hiring and recruiting local managers
- Incentives for staff to live within 20 miles of local company facility
- Other (please describe)

Spending on Local Suppliers (Score Value: High)

What % of your company's expenses (excluding labor) was spent with independent suppliers local to the company's headquarters or relevant production facilities?

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

Local Ownership (Score Value: High)

Is the majority (over 50%) of the company's ownership located locally to at least two-thirds of the company's workforce?

- Yes
- No
- Don't know

Impactful Banking Services (Score Value: High)

Is the majority of your company's banking services provided by an institution with any of the following characteristics?

- A certified CDFI or national equivalent social investment organization
- A Certified B Corporation
- A member of the Global Alliance for Banking on Values
- A cooperative bank or credit union
- A local bank committed to serving the community
- An independently owned bank
- None of the above

Suppliers, Distributors & Product

Significant Supplier Descriptions (Score Value: Not Scored)

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

All companies have significant suppliers, which are defined as the largest suppliers of the company amounting to approximately 80% of non-labor costs. Select all that apply.

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

Social or Environmental Screening of Suppliers (Score Value: Not Scored)

Does your company screen and/or evaluate Significant Suppliers for social and environmental impact?

This question determines the set of supplier-focused questions your company will respond to. The answer to this question affects questions you'll encounter further on in your assessment.

- Yes
- No

Independent Contractor Practices (Score Value: High)

Which of the following describe your relationships with all your company's independent contractors?

- Formal routine process for independent contractors to receive post-project/contract performance feedback
- Formal routine process for independent contractors to communicate post-project or post-contract feedback to the company
- Independent contractors are verified to either work on a time-bound basis, or else split their time with work for other clients. Contractors not meeting either criteria have been offered employment.
- Independent contractors are paid a living wage (when calculated as hourly wage when living wage data is available)
- We have independent contractors, but have not engaged in any of these practices
- N/A - We haven't used independent contractors in the last year

Revenue from Certified Products (Score Value: High)

What % your services have been reviewed and certified by an accreditation body? Select N/A if industry or service relevant accreditation does not exist.

- 0%
- 1-9%
- 10-24%
- 25-74%
- 75-99%
- 100%
- Don't know
- N/A

Community Business Models Introduction

Community Oriented Business Models (Score Value: Not Scored)

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

The answer to this question affects questions you'll encounter further on in your assessment.

- A producer-owned cooperative structure in which suppliers share control and benefits of company operations (e.g. farmer cooperative, artisanal cooperative)
- Purchasing fair/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/ownership to charitable causes (>2% sales, >20% profits/ownership)
- Providing high quality jobs and/or professional development for individuals with chronic barriers to employment (workforce development programs)
- A community-focused business model that supports and builds the economic vitality of local communities
- None of the above

Environment

Environment Introduction

Type of Facilities (Score Value: Not Scored)

What kind of facilities does your business primarily operate in?

The answer to this question affects questions you'll encounter further on in your assessment.

- Company owned office space
- Leased office space
- Co-working Space
- Virtual/ Home Offices

Land, Office, Plant

Green Building Standards (Score Value: Medium)

What % of company facilities (by area, both owned by company or leased) are certified to meet the requirements of an accredited green building program?

- <20%
- 20-49%
- 50-79%
- 80%+
- N/A - Company has virtual office

Previously Constructed Buildings (Score Value: Medium)

What % of the square footage of all company facilities is located in previously constructed buildings?

Select N/A if your company utilize virtual office.

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

Recycling Programs (Score Value: Medium)

Does the company have a company-wide recovery and recycling program that includes the following?

Please check all that apply.

- Paper
 - Cardboard
 - Plastic
 - Glass & metal
 - Composting
 - None of the above
-

Environmental Management Systems (Score Value: High)

Does your company have an environmental management system that includes any of the following?

Please check all that apply.

- Policy statement documenting the organization's commitment to the environment
 - Assessment undertaken of the environmental impact of the organization's business activities
 - Stated objectives and targets for environmental aspects of the organization's operations
 - Programming designed, with allocated resources, to achieve these targets
 - Periodic compliance and auditing to evaluate programs conducted
 - None of the above
-

Chemical Reduction Methods (Score Value: Medium)

Which of the following environmentally preferred products have been purchased for the majority of your corporate facilities?

- Non-toxic janitorial products
 - Unbleached / chlorine free paper products
 - Soy-based inks or other low VOC inks
 - Recycled/environmentally preferred office supplies (paper, pens, notebooks, etc.)
 - Other (please describe)
Energy-saving LED
 - None of the above
-

Virtual Office Stewardship (Score Value: High)

Which of the following are true of how your company encourages good environmental stewardship in how employees manage their virtual offices?

- There is a written policy encouraging environmentally preferred products and practices in employee virtual offices (recycling, etc.)
- Company shares resources with employees regarding environmental stewardship in home offices (i.e. energy efficiency, recycling, etc.)
- Policy in place for the safe disposal of e-waste and other hazardous materials purchased for employee home offices.
- Employees are provided with a list of environmentally preferred vendors for office supplies
- None of the above
- N/A

Environmental Purchasing Policy Topics (Score Value: Medium)

Does the company have a written and circulated environmentally preferable purchasing (EPP) policy that includes any of the following?

- Building and construction
 - Carpets
 - Cleaning
 - Electronics
 - Fleets
 - Food or food services
 - Landscaping
 - Meetings and conferences
 - Office supplies
 - Paper
 - Product input materials
 - Other (please describe)
 - N/A - No environmentally preferable purchasing policy
- N/A

Reducing Impact of Travel/Commuting (Score Value: Medium)

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

Indoor Air Quality Monitoring (Score Value: Low)

Does the company monitor indoor environmental quality to ensure a healthy and comfortable work space, avoiding "Sick Building Syndrome"?

Select N/A if you have no facilities.

- Yes
- No
- NA

Facility Improvement with Landlord (Score Value: Medium)

If you lease your facilities, have you worked with your landlord to implement/maintain any of the following?

Select N/A if you do not lease your building.

- Energy efficiency improvements
 - Water efficiency improvements
 - Waste reduction programs (including recycling)
 - None of the above
 - N/A - Company does not lease majority of facilities
-

Inputs

Monitoring Energy Usage (Score Value: Medium)

Does your company monitor, record and/or report its energy usage?

- We do not currently monitor and record usage
 - We monitor and record usage (no reduction targets)
 - We monitor and record usage, and have specific reduction targets
 - We monitor usage and have met specific reduction targets during the last fiscal year
-

Monitoring Water Usage (Score Value: Medium)

Does your company monitor, record and/or report its water usage?

- We do not currently monitor and record our usage
 - We monitor and record usage (no reduction targets)
 - We monitor and record usage, and have specific reduction targets
 - We monitor usage and have met specific reduction targets during the last fiscal year
-

Total Energy Use (Score Value: Not Scored)

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

Total Renewable Energy Use (Score Value: Not Scored)

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

0

Total Water Use (Score Value: Not Scored)

Total water use (liters) during the last 12 months

Energy Use Reductions (Score Value: Medium)

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
-

Low Impact Renewable Energy Use (Score Value: Medium)

What % of energy use is produced from low-impact 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

Increasing Renewable Energy (Score Value: Medium)

Has the company increased its % use of low impact renewable energy annually at its corporate facilities?

- Yes
- No
- Already Maximized (100% low impact renewable)

Facility Energy Efficiency (Score Value: Medium)

For which of the following systems have you used energy conservation/ efficiency measures for your corporate facilities in the past year?

- Equipment: Energy Star Appliances / Automatic Sleep Modes / After-Hour Timers / etc.
- Lighting: Natural Light / CF Bulbs / Occupancy Sensors / Daylight Dimmers / Task Lighting / etc.
- HVAC: Programmable Thermostat / Timers / Occupancy Sensors / Shade Sun-Exposed Walls / Double-Paned Windows / etc
- Other (please specify)
- None of the above
- N/A - We utilize virtual office

Water Conservation Practices (Score Value: Medium)

Which of the following water conservation methods have been implemented at the majority of your corporate offices:

- Low-flow faucets/taps, toilets/urinals, showerheads
- Grey-water usage for irrigation
- Low-volume irrigation
- Harvest rainwater
- Other (please describe)
- None
- N/A: My company has a virtual office

Outputs

Monitoring Greenhouse Gas Emissions (Score Value: Medium)

Please select the option that best describe how you monitor and record the following emissions:

Scopes 1 and 2 greenhouse gas (GHG) emissions

- Company does not currently monitor and record emissions
- Company monitors and records emissions (no reduction targets)
- Company monitors emissions and has specific reduction targets
- Company monitors emissions and has met specific reduction targets during the reporting period
- Eliminated emissions of this by-product entirely
- N/A

Total Waste Disposed (Score Value: Not Scored)

Waste Disposed (metric tonnes) during the last 12 months

Total Waste Recycled (Score Value: Not Scored)

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

Total Scope 1 GHGs (Score Value: Not Scored)

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:
Scope 1:

Total Scope 2 GHGs (Score Value: Not Scored)

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:
Scope 2:

Total Scope 3 GHGs (Score Value: Not Scored)

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:
Scope 3:

Greenhouse Gas Emissions Reduced (Score Value: Medium)

What % of Scopes 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
-

% GHG Emissions Offset (Score Value: Low)

If your company purchased certified carbon credits in the reporting period, what % of GHG emissions were off-set?

- 0%
 - 1-24%
 - 25-49%
 - 50-74%
 - 75-99%
 - 100%
 - Don't know
 - N/A - No carbon offsets purchased
-

Hazardous Waste Disposal (Score Value: Medium)

Is hazardous waste always disposed of responsibly, in a way that the company can verify?

This includes batteries, paint, electronic equipment, etc.

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

Environmental Models Introduction

Environmental Business Model (Score Value: Not Scored)

Are your company's products or process structured to restore or preserve the environment in any of the following ways?

The answer to this question affects questions you'll encounter further on in your assessment.

- Through a 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

Environment Products & Services Introduction

Environmental Product Benefits (Score Value: Not Scored)

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. The answer to this question affects questions you'll encounter further on in your assessment.

- 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 food, non-toxic cleaners)
- Educates, measures, researches, or provides information to solve environmental problems (e.g. environmental consulting auditing)
- None of the above

Environmental Product/Service Certifications (Score Value: Not Scored)

Does your product or service have any third-party certifications? If so, please list certifications.

To meet the definition of a qualified third-party certification, the certification must be independently verified, be standards-based, and have those standards be transparent.

NA.

Green Lending

Green Lending Products Offered To Organizations (Score Value: Not Scored)

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

Green Lending Products Offered To Individuals (Score Value: Not Scored)

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

Percent Of Loans In Green Lending (Score Value: Very High)

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

0

CO2 Saved Offset (Score Value: Not Scored)

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

kWh Saved (Score Value: Not Scored)

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:

kWh saved/off-set

Waste Diverted From Landfill (Score Value: Not Scored)

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 waste saved from landfill or incineration

Liters Of Water Offset (Score Value: Not Scored)

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:

Liters of water saved/off-set

Hectares Protected (Score Value: Not Scored)

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:

Number of hectares protected

Customers

Customer Models Introduction

Customer Impact Business Model Introduction (Score Value: Not Scored)

Does your product/service address a social or economic problem for or through your customers?

The answer to this question affects questions you'll encounter further on in your assessment.

Yes

No

Targeted for Investment

Microfinance Savings Products Offered (Score Value: High)

Which of the following depository products that serve the underbanked does your company offer?

- Matched savings accounts, e.g. Individual Development Accounts (IDAs)
- Accounts with Matricula cards
- Special savings products
- Secured credit cards or prepaid checking
- Other
- None of the above
- N/A

Banking Loan Products With Benefit (Score Value: High)

Which of the following loan products that have a social benefit does your company offer?

- Socially oriented mortgage loans (e.g. rescue mortgage, ITIN mortgage)
- Socially oriented credit enhancements
- Microloans for purpose-driven enterprises and SMEs (e.g. working capital needs, trade finance needs)
- Other
- None of the above

Banking Dedicated Deposit Product For Mission (Score Value: High)

Does your company offer depositors any dedicated saving products that can enhance your company's ability to deliver on its social or environmental mission?

Examples include impact-oriented CDs, money market accounts, investment funds.

- Yes
- No
- N/A

Leadership & Outreach

Banking External Recognition (Score Value: Medium)

Has your company received any external recognition for the excellence of its sustainable banking practices, e.g. member of the Global Alliance for Banking on Values (GABV)?

- Yes
- No

Banking Percent Of AUM Certified As CDFI Or CDE (Score Value: High)

What % of your company by assets under management (including subsidiaries) is certified as CDFI or CDE?

Select N/A if your company does not have operations in the U.S.

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

Banking Average Current CRA Rating (Score Value: Medium)

What is your company's average current CRA rating weighted by assets under management?

Select N/A if your company does not have operations in the U.S.

- Substantial Noncompliance
- Needs to improve
- Satisfactory
- Outstanding
- No CRA rating
- N/A

Banking Weighted Avg Performance NCIF Metrics (Score Value: Medium)

If your company is a bank, in which quadrant is your company's average performance weighted by assets under management according to the NCIF social performance metrics?

- Quadrant 1
- Quadrant 2 or 3
- Quadrant 4
- N/A - Not a regulated bank
- N/A - No operations in the U.S.

Banking Average CARS Score By AUM (Score Value: Medium)

If your company or subsidiaries has been rated by CARS, what is the average score by assets under management that your company achieved on the CARS impact rating?

Select N/A if your company does not have operations in the U.S or if you are a bank and are not eligible for a CARS Rating.

- AAA
- AA
- A
- B
- Not rated by CARS
- N/A

Banking Technical Assistance To Borrowers (Score Value: Medium)

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

- Financial literacy
- First time home purchase
- Foreclosure prevention
- Small Business TA
- Other
- None of the above

Investment Criteria

Banking Underwriting Standards Review Loans (Score Value: Medium)

Does your company have a formal written process to review potential loans according to social and environmental impact criteria that is discussed in your loan underwriting policy or used in loan committee review?

- Yes
- No

Banking Must Exceed Standard To Receive Loan (Score Value: Medium)

If your company is not a regulated bank, does this process set minimum standards for social and environmental performance that companies must exceed in order to receive a loan?

- Yes
- No
- N/A

Banking Percent Of Loan Portfolio With Loan Perform Standards (Score Value: Medium)

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%+

Banking Percent Borrowers In Person Pre Loan (Score Value: Medium)

What % of potential borrowers does your company's lenders meet with in person or through a video conference prior to issuing a loan?

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

Banking Underwriting Standards Provide Lower Interest Rates (Score Value: Medium)

Do your company's underwriting standards go beyond conventional credit ratios to provide loans or lower interest rates to borrowers based on the environmental performance of their home or business?

- Yes
- No

Banking Underwriting Measure Willingness To Pay (Score Value: Medium)

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. Rental payment history 2. Marital, health, or employment history 3. Utility payment history. Select N/A only if your company does not make consumer loans.

- Yes
- No
- N/A

Portfolio Management

Banking 3 Year ROA (Score Value: Not Scored)

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

1.02

Banking EOA Ratio (Score Value: Not Scored)

Please indicate your company's Equity to Assets ratio:

18.1

Banking Pc Impaired Assets (Score Value: Not Scored)

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

Banking Annual Loan Review (Score Value: Medium)

Does your company use the same formal process for measuring the social and environmental performance of its commercial loans on at least an annual basis as it does for underwriting a loan in the first place?

Select N/A only if your company does not make commercial loans.

- Yes
 - No
 - N/A
-

Banking Pc Assets Committed To Real Economy (Score Value: Medium)

What % of your company's assets are committed to supporting the real economy? That is, what percentage of loans, share, bonds and other assets are devoted to activities that generate goods and services as opposed to financial market activities.

- 0%
 - 1-29%
 - 30-49%
 - 50-69%
 - 70%+
 - Don't Know
-

Banking Pc Revenues Derived From Real Economy (Score Value: Medium)

What % of your revenues are derived from the real economy?

- 0%
 - 1-29%
 - 30-49%
 - 50-69%
 - 70%+
 - Don't know
-

Banking Pc Deposits To Assets (Score Value: Medium)

What is the percentage of total client deposits to the company's assets?

- 0%
 - 1-29%
 - 30-49%
 - 50-69%
 - 70%+
 - Don't know
-

Banking Percent Loan Originations Serviced (Score Value: Medium)

What % of your company's loan originations does your company service?

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

Banking Pc Clients Sourced Serviced (Score Value: Medium)

What percentage of your company's clients are directly sourced and serviced by your company?

See explain this for definition.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-94%
- 95%+
- Don't know

Portfolio Reporting

Banking Borrower Surveys Required (Score Value: High)

Does your company require its borrowers or loans officers to fill out any of the following surveys regarding the social or environmental performance of the companies in your company's loan portfolio?

- External Survey
- Internal Survey
- Do not survey

Serving in Need Populations

Banking Serves Individuals Or Businesses (Score Value: Not Scored)

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

Banking Description Clients Beneficiaries Of Products Or Services (Score Value: Not Scored)

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

CRA Loan

Banking Underserved Populations Served (Score Value: Not Scored)

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

Please check all that apply. The answer to this question affects questions you'll encounter further on in your assessment.

- Low-income, poor or very poor (including low-income minorities and other underserved populations)
- Minority, disabled, and other underserved (but not low-income)
- Individuals living in rural communities
- Purpose-driven enterprises (e.g. microfinance institutions, fair trade retailers, affordable housing developers, community development nonprofits)

Banking Pc Loans To Underserved (Score Value: Not Scored)

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

The answer to this question affects questions you'll encounter further on in your assessment.

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In-Need Individuals Served (Score Value: Not Scored)

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% acceptable
Individuals

Underserved Households (Score Value: Not Scored)

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% acceptable
Households

In-Need Communities Served (Score Value: Not Scored)

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% acceptable
Communities

In-need Organizations Served (Score Value: Not Scored)

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% acceptable
Businesses/Non-Profits

Underserved Government Entities (Score Value: Not Scored)

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% acceptable
Governments

Disclosure Questionnaire

Disclosure Industries

Illegal Product/Activity (Score Value: Not Scored)

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Any product or activity deemed illegal under host country laws or regulations or international conventions and agreements

- Yes
 No
-

Gambling (Score Value: Not Scored)

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Gambling

- Yes
 No
-

Internationally Banned Pharmaceuticals (Score Value: Not Scored)

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Pharmaceuticals subject to international phase-outs or bans

- Yes
 No
-

Involved In Payday Lending (Score Value: Not Scored)

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Payday lending

- Yes
 No
-

Disclosure Pornography (Score Value: Not Scored)

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.
Pornography

- Yes
 No
-

Disclosure Wildlife Regulated Under CITES (Score Value: Not Scored)

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.
Wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)

- Yes
 No
-

Company Explanation Of Disclosure Item Flags (Score Value: Not Scored)

If you selected "Yes" previously, please provide a detailed explanation of the company's involvement here.

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

Does not apply.

Disclosure Practices

No formal Registration Under Domestic Regulations (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."
Company is not formally registered in accordance with domestic regulations

- Yes
 No
-

Tax Reduction Through Corporate Shells (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."
Company has reduced or minimized taxes through the use of corporate shells or structural means

- Yes
 No
-

Facilities located in sensitive ecosystems (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."
Company facilities are located adjacent to or in sensitive ecosystems

- Yes
 No
-

Company/Suppliers Employ Under Age 15 (Or Other ILO Minimum Age) (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."
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
-

Overtime For Hourly Workers Is Compulsory (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Overtime work for hourly workers is compulsory

- Yes
- No

Company workers are prisoners (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company uses workers who are prisoners

- Yes
- No

Company prohibits freedom of association/collective bargaining (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company prohibits workers from freely associating and bargaining collectively for the terms of one's employment

- Yes
- No

Conduct Business in Conflict Zones (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company exploitatively operates in conflict zones

- Yes
- No

Employs Individuals on Zero-Hour Contracts (Score Value: Not Scored)

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company employs individuals on zero-hour contracts

- Yes
- No

Company Explanation Of Disclosure Item Flags (Score Value: Not Scored)

If you selected "True" previously, please provide a detailed explanation of the company's engagement in these practices here.

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

Does not apply.

Disclosure Outcomes

On-Site Fatality (Score Value: Not Scored)

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "True." If false, select "False."

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

- True
- False

Hazardous Discharges Into Air/Land/Water (Past 5 Yrs) (Score Value: Not Scored)

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "True." If false, select "False."

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

- True
- False

Forced Relocation Of People Due To Company Operations (Score Value: Not Scored)

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "True." If false, select "False."

Construction or operation of company facilities resulted in physical resettlement or economic displacement involving 5,000 or more people near your facility

- True
- False

Material Litigation (Score Value: Not Scored)

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "True." If false, select "False."

Material litigation or arbitration against company

- Yes
- No

Company has filed for bankruptcy (Score Value: Not Scored)

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "True." If false, select "False."

Company has filed for bankruptcy

- Yes
- No

Material Breaches of Confidential Information (Score Value: Not Scored)

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "True." If false, select "False."

Company has had material breaches of individual's confidential information

- Yes
- No

Company Explanation Of Disclosure Item Flags (Score Value: Not Scored)

If you selected "True" previously, please provide a detailed explanation of the company's experience related to the previous statement here.

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

Does not apply.

Disclosure Penalties

Penalties Assessed Regarding Diversity/Equal Opportunity (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Diversity and equal opportunity

- Yes
- No

Penalties Assessed Regarding Company's Employee Safety (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Employee safety or workplace conditions

- Yes
 No
-

Penalties Assessed For Environmental Issues (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Environmental issues

- Yes
 No
-

Penalties Assessed Regarding Financial Reporting (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Financial reporting

- Yes
 No
-

International Affairs Penalties (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Geographic operations or international affairs

- Yes
 No
-

Penalties Assessed Regarding Investments Or Loans (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Investments or Loans

- Yes
 No
-

Penalties Regarding Labor Issues (Including Supply Chain) (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Labor issues (internal and supply chain)

- Yes
 No
-

Penalties Assessed Regarding Company's Marketing (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Marketing

- Yes
 No
-

Penalties Assessed Regarding Political Contributions (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Political contributions

- Yes
- No

Penalties Assessed Pertaining To Company Taxes (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Taxes

- Yes
- No

Bribery, Fraud Or Corruption Penalties Assessed (Score Value: Not Scored)

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Bribery, fraud or corruption

- Yes
- No

Company Explanation Of Disclosure Item Flags (Score Value: Not Scored)

If you selected "Yes" previously, please provide a detailed explanation of the complaint/fine/sanction here.

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

Does not apply.

Supplier Disclosure

Workers Under the Age of 15 (Score Value: Not Scored)

Please indicate if any of the following statements are true regarding your company's significant suppliers. Significant Suppliers employ workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138)

- True
- False
- Don't Know

Workers Who are Prisoners (Score Value: Not Scored)

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

Significant suppliers use any workers who are prisoners

- True
- False
- Don't Know

Operational Fatality (Score Value: Not Scored)

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

Significant Suppliers have had an operational or on-the-job fatality

- True
- False
- Don't Know

Accidental Hazardous Substances (Score Value: Not Scored)

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Significant Suppliers' sites have experienced accidental discharges to air, land or water of hazardous substances

- True
- False
- Don't Know

Resettlement or Economic Displacement (Score Value: Not Scored)

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Construction or operation of Significant Suppliers' facilities resulted in physical resettlement or economic displacement involving 5,000 or more people near their facility

- True
- False
- Don't Know

Land Acquisition (Score Value: Not Scored)

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Construction or operation of Significant Suppliers involved large scale land acquisition

- True
- False
- Don't Know

Land Conversion or Degradation (Score Value: Not Scored)

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Construction or operation of Significant Suppliers involved large scale land conversion and/or degradation

- True
- False
- Don't Know

Construction or Refurbishment of Dams (Score Value: Not Scored)

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Construction or operation of Significant Suppliers involved the construction or refurbishment of dams

- True
- False
- Don't Know

Material Fines or Sanctions (Score Value: Not Scored)

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Significant Suppliers have had material fines or sanctions in the last five years regarding the issues indicated in the goal Disclosure Penalties.

- True
- False
- Don't Know

Business in Conflict Zones (Score Value: Not Scored)

Please indicate if any of the following statements are true regarding your company's significant suppliers.
Significant Suppliers exploitatively operate in conflict zones

- True
- False
- Don't Know

Other Disclosures

Other Disclosures (Score Value: Not Scored)

Are there any other sensitive aspects of the business that are necessary to disclose?

If this does not apply to you, please type "does not apply" in the area below.

Does not apply.