
IBT Leasing Group

Service with Minor Environmental Footprint

250-999 Employees

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As a wholly-owned subsidiary of O-Bank, IBT Leasing Group 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 IBT Leasing Group 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 as such:

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 (Score Value: Not Scored)

Please type or paste your mission statement here.

To serve our targeted customers, major small to medium enterprises(SMEs), whose financing needs will be satisfied under our risk control policy, in order to help their businesses grow prosperity.

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 in-need beneficiary group (e.g. low income customers, smallholder farmers)
-

Social & Environmental Internal Engagement (Score Value: Medium)

Does your company have any of the following internal engagement practices that focus on the social or environmental mission of your company?

Check all that apply. If your company does not have a written social or environmental mission, select "No social or environmental mission."

- No social or environmental mission
 - Company has a social or environmental mission, but there is no training of employees on that mission
 - Only informal inclusion of the company's social and environmental goals in orientation, training or instruction, and/or performance evaluation
 - All workers receive orientation, training, or instruction that explicitly covers the company's social and/or environmental mission and goals
 - Managers' performance evaluation includes how the manager executed on the company's social or environmental mission and goals
 - Non-managers' performance evaluation includes execution of company's social or environmental mission and goals
-

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 (e.g. 3rd-party studies, customer or household surveys, progress out of poverty index, etc.)
-

Mission-driven Executive Compensation (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)
-

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 Responsibilities (Score Value: Medium)

Does your Board of Directors have written responsibility for the following issues?

Please check all that apply.

- Guiding corporate strategy, setting strategic goals and major plans of action
 - Approving annual budgets, overseeing major capital expenditures and general risk management
 - Overseeing executive compensation
 - Overseeing the company's social and environmental mission, with specific goals and targets (if no mission statement, do not select this option)
 - Other
 - None of the above
 - N/A - no Board of Directors or other governing body
-

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 one independent member
- Includes at least 50% independent members
- Oversees executive compensation
- Has an Audit Committee with at least one independent member
- Has a Compensation Committee with at least one 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)

Does the Board of Directors or other formal governing body include members or experts of the following stakeholder groups?

Select all that apply.

- Non-executive employee representative
- Community expertise (e.g. local university representative)
- Environmental expertise (e.g. environmental nonprofits)
- Customers
- None
- 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?

Please check all that apply.

- None
- IT systems have different password protection systems that are changed periodically with different access levels according to the position of the staff member accessing the data
- Fraud risk assessment is conducted at least annually and any internal control deficiencies identified are communicated to BoD and senior management
- Lines of financial reporting, responsibilities and limits for the authorization, approval and verification of disbursements are all documented in writing
- Financial control activities are documented and at a minimum cover controls around cash disbursement, accounts receivable, accounts payable, and inventory management

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)

Code of Ethics (Score Value: Medium)

Which of the following aspects are covered in your Code of Ethics?

- Bribes in any form, including kickbacks or gifts, on any portion of contract payments or soft dollar practices are prohibited
 - Formal oversight policy covering direct or indirect political contributions, charitable donations and sponsorships
 - Financial and in-kind contributions to political parties, politicians, lobby groups, charitable organizations and advocacy groups are publicly disclosed
 - Other (please describe)
 - None of the above
 - N/A - No Business Code of Conduct
-

Breached Code of Ethics Breachment Policy (Score Value: Medium)

In cases where there are material breaches to the company's Code of Ethics, does the company have formal written guidelines in place for taking the following actions?

- Breaches, including case details, are reported publicly
 - Reported breaches are investigated promptly via an 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
-

Anti-Corruption Practices (Score Value: Medium)

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

- An accessible written whistle-blowing policy that provides legal protection and strict confidentiality for 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
-

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. Please choose N/A if your company has no governing body.

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

Transparency

Financial Reporting Standards (Score Value: High)

During the last fiscal year, with which financial reporting standards did your company comply?

- IFRS (International Financial Reporting Standards, via the International Accounting Standards Board)
 - GAAP (Generally Accepted Accounting Principles, via independent U.S. standards body)
 - Local accounting standard (via local independent standard setting body)
 - Other (describe)
 - None of the above
 - N/A - Our company is pre-revenue
-

Reviewed / Audited Financials (Score Value: Medium)

If your company's financial statements were audited or reviewed, what type of individual or entity conducted that review?

- None/ Neither Audited nor Reviewed
- Locally-accredited auditing firm or CPA/CFA
- Internationally-accredited auditing firm or CPA/CFA

Financial Transparency with Employees (Score Value: Medium)

Does the company have a formal process to share financial information (except salary info) with its full-time employees?

- 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

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

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 New Taiwan Dollar - TWD

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

Payments to Government (Score Value: Not Scored)

Payments to government in the last fiscal year.

Select N/A if company is pre-revenue.

The amount paid in 2016 was aggregate of NT \$109,875,508

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.

284

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.

258

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.

6

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.

5

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.

Inflation Rate Compensation Adjustments (Score Value: High)

During the last fiscal year, did all full-time and part-time workers receive an increase to their salary/wages (excluding bonuses) that at least meets the inflation rate in your country?

Do not include commissions paid to commission-based workers in this response.

Yes

No

% Increase in Wages (Score Value: High)

Subtracting for inflation increase, what was the average % increase in wage/salary paid to all full-time and part-time workers (excluding bonuses, commissions) in the last fiscal year?

Select 0% if average increase was at or below inflation rate.

Bonus Plan Characteristics (Score Value: High)

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

- Bonuses are given but there is no formal bonus 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

Bonus Pool Distribution (Score Value: Not Scored)

HY`i g\ck`nci f`Vcbi g`dcc`]g`X]g`f]Vi h`YX`

UVW`fX]b[`hc`Ya d`cn`YYgfidYfZcfa UbVW`fYgi `hg`

Non-Cash Bonus (Score Value: Not Scored)

If you provide a non-cash bonus, describe what the bonus is and how you value it.

No No-cash bonus currently

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%

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?

Compensation & Wages (Salaried)

Bonus Plan Characteristics (Score Value: Medium)

In the last fiscal year, the company's bonus plan for non-executives represented what % of the company's salary base?

Please select 0% if your company did not have bonuses issued.

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

Benefits

Additional Supplementary Benefits (Score Value: High)

Are any of the following benefits provided to employees to supplement government programs?

- Disability coverage/ accident insurance
 - Life insurance
 - Financial services (credit or savings programs)
 - Private dental insurance
 - Private supplemental health insurance
 - Other (describe)
 - None of the above
-

Paid Secondary Caregiver Leave (Score Value: High)

What is the minimum number of weeks tenured workers are offered paid secondary caregiver leave, either through the company or a government plan?

- None
 - Up to 2 weeks
 - 2 to 5 weeks
 - Greater than 5 weeks
-

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

How many hours per week must a part-time employee work in order to qualify for the previously-selected benefits?

- No benefits beyond what is provided under national law
 - 30+ hours per week
 - 25-30 hours per week
 - 20-24 hours per week
 - <20 hours per week
 - N/A - No part-time workers
-

Supplementary Benefits (Score Value: High)

Which 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
- Health benefits extend to immediate family (spouse and children)
- Child-care (On-site or subsidized)
- Access to local medical services/clinic (on-site or subsidized)
- Free or subsidized housing
- Other free or subsidized benefits (describe)

cash gifts for birthday, National Festivals (time for family gathering), free health examination, subsidy for company trip, et

None

Worker Benefits (Salaried)

Number of Paid Days Off (Score Value: Medium)

How many paid days off (including holidays) do full-time employees receive annually?

- 0-15 days
- 16-22 days
- 23-29 days
- 30-35 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: Medium)

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

Amount of Training for New Hires (Score Value: Low)

During the last 12 months, what was the average amount of training that a newly hired worker received?

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

- No training
 - On-the-job training (1-day to 1 week)
 - On-the job training (1 week to 1 month)
 - Apprenticeship/technical training (1 month+)
 - N/A - No new hires during the last 12 months
-

Training & Education (Salaried)

Skills-Based Training Participation (Score Value: Medium)

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: Medium)

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
-

Life Skill Training Participation (Score Value: Medium)

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 (i.e. literacy, personal financial planning, etc.)

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

External Professional Development Participation (Score Value: High)

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

Only include professional development paid for in advance, reimbursed or subsidized by the company.

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

Worker Ownership

% Participation in Employee Ownership (Score Value: High)

What % of all full-time employees (including founders and executives) own stocks, stock equivalents and stock options, or participate 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

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

What % of the company is owned by non-executive, non-founder, full-time workers?

Select 0% if none of the workers own the business. Select N/A if your company is a consumer/shared services cooperative, a producer cooperative or a nonprofit.

- 0%
- 1-24%
- 25-49%
- 50%+
- N/A

The answer is not comprehensive given IBT Leasing Group is a wholly-owned subsidiary of O-Bank.

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
- None of the above

Worker Satisfaction Surveys (Score Value: Medium)

Does the company do any of the following regarding worker satisfaction / engagement?

- Company conducts anonymous surveys at least biannually
 - Company separates survey results by gender and/or by other underrepresented groups
 - Company shares results with employees
 - None of the above
-

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%
-

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

Worker / Management Conflict Mediation (Score Value: Medium)

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

- Informally-designated worker who passes information to other workers
 - Union representative
 - Human Resources-designated representative
 - Employee Representative mutually-designated by company management and employees
 - 3rd party Ombudsman
 - Other (describe)
 - None of the above
-

Management & Worker Communication (Salaried)

Performance Reviews (Score Value: Low)

Is there a written performance review for any of the following workers?

Check the box if all workers in that category receive a formal performance review on an annual basis.

- No written performance review
 - Managers
 - Full-time non-managerial workers
 - Part-time non-managerial workers
 - Temporary workers
-

Human Rights & Labor Policy

Employee Handbook Information (Score Value: Low)

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

- 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
-

Non-Discrimination Policy (Score Value: Low)

If you have a written non-discrimination policy, which of the following are covered in hiring and in the workplace?

Please check all that apply.

- No written policy
 - Gender
 - Race
 - Color
 - Disability
 - Political opinion
 - Sexual orientation
 - Age
 - Religion
 - HIV status
-

Human Rights Reviews/Certifications (Score Value: Medium)

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

- Yes
 - No
-

Occupational Health & Safety

Worker Safety Practices (Score Value: High)

Which of the following are true of your occupational health and safety policies?

- There are written policies and practices to minimize on-the-job employee accidents and injuries
 - Injury/accident/lost /absentee days are measured and transparent
 - A worker health and safety committee helps monitor and advise on health and safety programs.
 - None of the above
-

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 net 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:

26

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

Number of net 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:

18

Job Growth Rate (Score Value: High)

What % of full-time and part-time jobs were newly created at your company during the last 12 months?

This does not include existing positions that were filled due to vacancy.

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

Promoting Employees (Score Value: High)

What % of positions above entry level have been filled through internal promotion during the last 12 months?

If there have been no job openings above an entry level, enter 0.

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

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 % of full-time and part-time workers have left the company during the last 12 months?

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

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.

118

Non-managerial Worker Diversity (Score Value: High)

What % of non-managerial full-time and part-time employees are women or from chronically-underemployed communities?
Women

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

Ownership Diversity (Score Value: High)

What % of the company is owned by:
Women and/or individuals from chronically-underemployed communities

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

The answer is not comprehensive given IBT Leasing Group is a wholly-owned subsidiary of O-Bank.

Non-managerial Worker Diversity (Score Value: High)

What % of non-managerial full-time and part-time employees are women or from chronically-underemployed communities?
Chronically-underemployed

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

Female Management (Score Value: High)

What % of management (both full-time and part-time workers) are women, from chronically-underemployed communities or expatriates?
Women

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

Management from Underemployed Groups (Score Value: High)

What % of management (both full-time and part-time workers) are women, from chronically-underemployed communities or expatriates?

Chronically-underemployed

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

Expatriate Management (Score Value: Not Scored)

What % of management (both full-time and part-time workers) are women, from chronically-underemployed communities or expatriates?

Expatriates

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

Nonprofit Ownership (Score Value: Medium)

What % of the company is owned by:
Non-profit organization

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

The answer is not comprehensive given IBT Leasing Group is a wholly-owned subsidiary of O-Bank.

Female Ownership (Score Value: Not Scored)

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

Women

0

The answer is not comprehensive given IBT Leasing Group is a wholly-owned subsidiary of O-Bank.

Ownership by Individuals from Underemployed Groups (Score Value: Not Scored)

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

Individuals from chronically underemployed communities

0

The answer is not comprehensive given IBT Leasing Group is a wholly-owned subsidiary of O-Bank.

Board of Directors Diversity (Score Value: High)

What % of the members of your Board of Directors (or equivalent) are women or individuals from chronically underemployed communities?

Select N/A only if your company is governed by an owner/manager structure and does not have a Board of Directors or governing body.

- 0%
- 1-9%
- 10-24%
- 25-39%
- 40-49%
- 50%+
- N/A - No board of directors or equivalent
- Don't know

The provided percentage of female members of IBT Leasing Group's BOD is calculated on the aggregate basis combining IBT Leasing and its wholly-owned leasing subsidiaries.

Supplier Ownership Diversity (Score Value: High)

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

Diversity and Inclusion Training (Score Value: High)

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

Civic Memberships and Partnerships (Score Value: Medium)

Does your company have membership or a civic partnership with any of the following types of organizations?

Check all that apply.

- None
- Business or Trade Associations
- Chamber of Commerce
- Governmental Institutions
- Local academic institutions
- Cooperatives
- Other (describe)

Import & Export Association

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.

Volunteer Service Per Capita (Score Value: Medium)

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

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.

- No donations last FY
- 0.1-0.4% of revenues
- 0.5-1% of revenues
- 1.1-2.4% of revenues
- 2.5-5% of revenues
- 5%+ of revenues
- Don't know

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?

Check all that apply.

- 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

Local Purchasing and Hiring Policies (Score Value: High)

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

- No written local purchasing strategy 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 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)

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
-

Focus on Local Customers (Score Value: High)

Do a majority of your customers live locally to your company's headquarters or production facilities?

- Yes
 - No
-

In Country Management (Score Value: High)

What % 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%+
-

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

Supplier Certifications (Score Value: High)

During the last fiscal year, what % of your Significant Suppliers (on currency basis) had internationally-recognized product certifications?

Select 0% if you do not know whether your Significant Suppliers are certified.

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

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)
- Our company was created as a result of a government privatization scheme (within the past 5 years) or to produce a product in and for the local economy that previously had only been available through import (import substitution model)
- None of the above

Environment

Previously Constructed Buildings (Score Value: Medium)

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

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

Facility Environmental Efficiency (Score Value: Medium)

Which best describes a majority of the company's offices and plant facilities' environmental efficiency?

- 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 and/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 (describe)
 - None
-

Recycling Programs (Score Value: Medium)

Does your company have any of the following recycle/reduce/reuse programs?

- Company recycles and reuses materials on premises, with clearly-marked bins for use
 - A written recycle/reduce/reuse policy that is posted at plant facilities with clearly-marked bins
 - Other (describe)
 - None
-

Environmentally Efficient Equipment (Score Value: Medium)

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
-

Environmental Management Systems (Score Value: Medium)

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

Please check all that apply.

- No environmental management system
 - Policy statement documenting the company's commitment to the environment
 - Internal or external assessment undertaken of the environmental impact of your company's business activities
 - Stated objectives and targets exist for environmental aspects of your company operations
 - Programming designed, with allocated resources, to achieve these targets
 - Periodic compliance and auditing to evaluate impact of activities
 - Other (describe)
-

Environmental Reviews or Audits (Score Value: Medium)

Has your company gone through an environmental review or audit during the last 24 months?

If yes, select what type of audit or review was conducted; if no, select no.

- No
 - Internal Review
 - 3rd party-conducted review
 - 3rd party-conducted audit
 - Other (describe)
-

Indoor Air Quality Audits (Score Value: Medium)

Do you conduct an annual indoor air quality audit of your facilities that includes the following?

Select all options that apply.

- No smoking within 25 feet of building entrances
 - Compliance with the following criteria in ASHRAE Standard 62.1 1010, Ventilation for Acceptable Indoor Air Quality: Ventilation rates for applicable spaces meeting combined outdoor air rate in cfm per person shown in Table 6.1 (Compliance may be shown through CO2 measurement, BMS data or volumetric measurements.)
 - Compliance with Table 5.1, Air Intake Minimum Separation Distances
 - Compliance with Operations and Maintenance Section 8 via documented O&M records
 - HVAC Filters - ASHRAE 52.1 2007 MERV rating of at least 8, with no air by pass
 - Temperature and relative humidity levels in compliance with ASHRAE Standard 55
 - Written IAQ Compliant response policy
 - None of the above
-

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
-

Water Conservation Practices (Score Value: Medium)

Has your company implemented any of the following water conservation methods at your corporate office or plant facilities?

Please check all that apply.

- Low-flow faucets/taps, toilets/urinals, showerheads
- Water recycling/reuse during the production process
- Harvest rainwater
- Other (describe)
- None of the above

Electricity Sources (Score Value: Medium)

From what sources does your company get its electricity?

Please check all that apply.

- Diesel-generators
- Municipal power grid (sources unknown/not renewable)
- Municipal power grid (at least 10% of municipal power is generated from renewable sources such as solar, wind or small-scale hydropower)
- Bio-fuel or other clean/renewable based generators
- Renewable energy sources (including on-site renewable)
- Other (describe)

Low Impact Renewable Energy Use (Score Value: Medium)

During the last fiscal year, what % of energy used by your company came from low-impact renewable sources?

Include on-site renewable generation. If none, or if you don't know, enter 0.

- 0%
- 1-9%
- 10-24%
- 25-49%
- 50%+

Outputs

Hazardous Waste Disposal (Score Value: High)

During the last fiscal year, what % of non-reusable hazardous waste was disposed of responsibly, with a documented 3rd party?

Hazardous waste includes batteries, paint, electronic equipment, etc. Select N/A if your company does not generate any hazardous waste.

- <90%
- 90-99%
- 100%
- N/A
- Don't know

Hazardous Materials On-Site (Score Value: High)

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

Types of Carbon Credits Purchased (Score Value: Medium)

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

- Voluntary Carbon Credits
- Certified Carbon Credits
- None

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 attribute. 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.

N/A

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)
We provide loans to medicare equipment manufacturers, healthcare products manufacturer, contractors for water resource
- 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?

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

Customer Products & Services Introduction

Positive Impact of Product/Service (Score Value: Not Scored)

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

We finance customers, including new energy, medicine and hospitals, water resource management, environmental equipment.

Beneficial Product Type (Score Value: Not Scored)

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

Only select the ONE most relevant option for each product line. This will guide you to a series of questions specific to the type of impact you indicate you are creating. The answer to this question affects questions you'll encounter further on in your assessment.

- Access to products/services that fulfill basic human needs for individuals without prior access (e.g. providers of electricity clean drinking water to rural poor communities, affordable housing projects, waste and sanitation systems or disposal)
- Improved or Maintained Health/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, educational 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, non-profit 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

Total Customer Individuals (Score Value: Not Scored)

Total Number of Customers
Individuals:

0

Total Customer Organizations (Score Value: Not Scored)

Total Number of Customers
Organizations:

Targeted for Investment

Microfinance Total Loan Portfolio (Score Value: Not Scored)

What is the total loan portfolio of the financial institution?

Microfinance Average Loan Size (Score Value: Not Scored)

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

Banking Effective Interest Rate (Score Value: Not Scored)

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

Banking Considers Objectives When Setting Interest (Score Value: Not Scored)

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

Not currently available

Banking Num Lending Clients (Score Value: Not Scored)

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

Banking Number of Deposit Clients (Score Value: Not Scored)

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

0

Banking Number of Insurance Clients (Score Value: Not Scored)

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

0

Banking Offer Communicate Financial Products (Score Value: Not Scored)

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

Banking Pc Portfolio From Selected Products (Score Value: High)

What percentage of total portfolio do the above products represent?

81.67

Banking Other Financial Services Offered (Score Value: Medium)

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

Leadership & Outreach

Banking Technical Assistance To Borrowers (Score Value: Medium)

Does your financial institution or affiliated non-profit provide your borrowers and potential borrowers with any of the following services or training?

Check all that apply.

- Small business development services
- Financial literacy or credit management training
- Training on finding a job, career opportunity services, 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 training
- Other (please specify)
- None of the above

Banking Facilitate Access To Financial Services To The Poor (Score Value: Medium)

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

Banking Socially Responsible Practices (Score Value: High)

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 (i.e. interest charges, insurance premiums, minimum balances, all fees, penalties, linked products, 3rd-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 disbursements 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

Banking Spends Profits To Increase Value To Clients (Score Value: Low)

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

Banking Offerings For SMEs (Score Value: Medium)

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

Banking Education Loans (Score Value: Medium)

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

Banking Mortgages To Underserved (Score Value: Medium)

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

Investment Criteria

Banking Assist Client In Credit History (Score Value: High)

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

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

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

Banking Reviews Loans For Impact Criteria (Score Value: High)

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

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

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%+

Portfolio Management

Banking Pc Loans Outsourced (Score Value: High)

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%+

Banking Set Max Permissible Debt Service (Score Value: High)

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

Banking Client Retention Rate (Score Value: High)

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

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

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 3 Year ROA (Score Value: Not Scored)

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

1.75

Banking EOA Ratio (Score Value: Not Scored)

Please indicate your company's Equity to Assets ratio:

36.14

Portfolio Reporting

Banking Client Feedback Studies (Score Value: Medium)

Does the company employ client satisfaction and feedback studies?

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

Banking Systematically Collect Analyze Data (Score Value: Low)

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, i.e. 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
-

Banking Topic Focus For Client Feedback (Score Value: Low)

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
-

Banking Firm Measures Income Levels (Score Value: Medium)

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
-

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 - skip remaining questions

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.

We are serving the mid to small size of businesses who have difficulty to get financing arrangement from banks. We analyze cu

Banking Underserved Populations Served (Score Value: Not Scored)

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

The answer to this question affects questions you'll encounter further on in your 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 i.e. non-profits, neighborhood stabilization, affordable housing projects, etc)

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

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

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

Banking Percent Branches No Other Banks (Score Value: High)

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

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

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

Individuals

0

Underserved Households (Score Value: Not Scored)

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

Households

0

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

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

Communities

0

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

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

0

Banking Beneficiaries Percent Poor Or Very Poor (Score Value: Very High)

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.

0

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

Does not transparently report corporate financials to government (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 does not transparently report corporate financials to government

- 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

Workers not Provided Clean Drinking Water (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 does not provide clean drinking water to employees at all times

- Yes
- No

Workers paid below minimum wage (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."

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

- Yes
 No
-

No signed employment contracts for all workers (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 does not have a signed contract of employment with each worker

- 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
-

Payslips not provided to show wage calculation and deductions (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 does not provide payslips or equivalent to all workers to show how wages are calculated and any deductions made

- 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
-

Workers cannot leave site during non-working hours (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 leaving the site during non-working hours or at the end of their shift

This includes workers who live on site.

- Yes
- No

Worker ID cards kept by company (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 keeps workers' original Id Cards/Passports

- 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.