
O-Bank Co., Ltd.

Service with Minor Environmental Footprint

250-999 Employees

2017-05-19

As a publicly traded company, O-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 O-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 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 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.

To promote industrial development, enhance business prosperity, create a co-prosperity environment, and provide the public with consummate, professional, innovative financial services.

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: Medium)

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?

Please check all that apply.

- ☐ No formal stakeholder engagement
- ☒ Meetings or other engagement mechanisms with local community members
- ☐ Meetings or other engagement mechanisms with social or environmental advocacy groups
- ☒ Online stakeholder forum to provide/report social or environmental concerns or feedback
- ☐ Third party or anonymous surveys
- ☐ 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 quarterly
- ☒ Includes at least 1 independent member
- ☐ Includes at least 50% independent members
- ☒ Oversees executive compensation
- ☒ Reports members names and relation to company transparently to public
- ☒ 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 - Company has 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: Low)

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
- ☒ Document financial control activities, which at the minimum cover controls around cash disbursement, accounts receivable, accounts payable, and inventory management

Anti-Corruption Practices (Score Value: Low)

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: Low)

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: Low)

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 Code of Ethics

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

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

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

Audited Financials (Score Value: High)

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

- ☒ Yes
☐ No
-

Financial Transparency with Employees (Score Value: High)

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: High)

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: High)

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

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.

784

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.

484

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.

1

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.

0

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)

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

Initiatives To Increase Wages/Benefits (Score Value: High)

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

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

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

Compensation & Wages (Salaried)

Non-executive Wage Increases (Score Value: High)

Subtracting for inflation increase, what was the average % increase in wage/salary paid to non-executive workers in the last fiscal year?

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

Bonus Plan Characteristics (Score Value: High)

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.

- ☐ No bonus payout, or no bonus plan
- ☐ <1%
- ☐ 1-5%
- ☒ 6-15%
- ☐ >15%

Benefits

Government Provision Of Healthcare (Score Value: Not Scored)

Which of the following best describes the provision of healthcare in the country where the majority of employees reside?

- ☐ Universal Provision of Basic Healthcare Services (e.g. United Kingdom)
- ☒ Government Mandated or Provided Health Insurance Programs (e.g. Switzerland)
- ☐ None of the Above

Healthcare Coverage (Score Value: High)

What % of employees are eligible for health care benefits either through company or government plan?

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

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
-

Retirement Programs (Score Value: High)

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

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

Worker Benefits (Salaried)

Number of Paid Days Off (Score Value: High)

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: High)

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

Life Skill 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?

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: Low)

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

Include only those that are paid for in advance, reimbursed or subsidized by the company.

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

Subsidized Educational Opportunities (Score Value: Low)

What % of full-time workers received advancement or reimbursement for continuing education opportunities in the last fiscal year?

Continuing education opportunities include GED, college credits, industry-recognized accreditation, etc.

- ☒ 0
- ☐ 1-5%
- ☐ 6-15%
- ☐ >15%

Outplacement Services (Score Value: Low)

For what % of terminated full-time employees are formal outplacement services provided?

Exclude employees terminated with cause.

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

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

1. The provided information was the accurate value on the base date and it was rounded up to 1% in order to fit the choices of answer.

2. As a public company, the provided information was only valid for the base date and under a constant changing status which is subject to daily market transactions.

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

Management & Worker Communication (Salaried)

Average Tenure (Score Value: Low)

What is the average tenure of your current workforce?

- ☐ <12 months
 - ☐ 1-3 years
 - ☒ 3-5 years
 - ☐ >5 years
-

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
-

Workplace Flexibility in Practice (Score Value: Medium)

Which of the following flexible workplace practices occurred in the past 12 months?

Please check all that apply.

- ☐ Managers or executives worked part-time or in a job-share
 - ☐ Managers or executives are in a telecommuting position
 - ☐ We hired new people into permanent positions that are telecommuting
 - ☒ We hired new people into permanent positions that are part-time or job-share
 - ☒ We have transitioned staff into part-time, job-share, or telecommuting positions
 - ☐ Other (please describe)
 - ☐ 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)

Birthday paid-off holiday, birthday benefit, monthly free massage, fitness room/equipment, health food/fruit supplies, library

☐ None

Career Development Policies (Score Value: Low)

Which of the following are true of career development and promotion policies and practices?

- ☒ Employees who seek to take a short-term leave/sabbatical will have his/her job guaranteed upon return
- ☒ Efforts will be made to find a place for employees who seek to take a long-term leave/sabbatical upon return
- ☒ Employees are able to make lateral moves or change career direction or pace when possible
- ☐ 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 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:

275

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:

170

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)
- ☐ 1-5%
- ☐ 6-15%
- ☒ >15%

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.

394

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

1. The provided information was the accurate value on the base date.

2. As a public company, the provided information was only valid for the base date and under a constant changing status which is subject to daily market transactions.

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%

☐ 1-4%

☒ 5-14%

☐ 15-24%

☐ 25%+

☐ Don't know

1. The provided information was the accurate value on the base date.

2. As a public company, the provided information was only valid for the base date and under a constant changing status which is subject to daily market transactions.

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%

☐ 1-4%

☐ 5-14%

☐ 15-24%

☐ 25%+

☒ Don't know

1. The provided information was the accurate value on the base date.

2. As a public company, the provided information was only valid for the base date and under a constant changing status which is subject to daily market transactions.

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

5.28

1. The provided information was the accurate value on the base date.

2. As a public company, the provided information was only valid for the base date and under a constant changing status which is subject to daily market transactions.

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

We do not track this

1. The provided information was the accurate value on the base date.

2. As a public company, the provided information was only valid for the base date and under a constant changing status which is subject to daily market transactions.

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.)

We do not track this

1. The provided information was the accurate value on the base date.

2. As a public company, the provided information was only valid for the base date and under a constant changing status which is subject to daily market transactions.

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

The provided percentage of female members of the Bank's BOD is calculated on the aggregate basis combining O-Bank and its wholly-owned subsidiary, IBTM.

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

The provided percentage of female members of the Bank's BOD is calculated on the aggregate basis combining O-Bank and its wholly-owned subsidiary, IBTM.

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

We do not track this

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

We do not track this

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.)

We do not track this

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

46

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

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

Low income communities

We do not track this

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.)

We do not track this

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.

Please refer to our CSR report for detailed disclosure regarding the gender pay equity for both managers and non-managers

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.

Please refer to our CSR report for detailed disclosure regarding the gender pay equity for both managers and non-managers

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.

227

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

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

Charitable Organizations Supported (Score Value: Not Scored)

Which organizations does your company support?

1. The Eisenhower Fellows Association in the Republic of China 2. Chinese National Association of Industry and Commerce, Taiwan

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 in
- ☒ 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.

Domestic offices: Taipei City(Headquarter), Taoyuan City, Hsinchu County, Taichung City, Tainan City and Kaohsiung City in Taiwan

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 the majority of the company's workforce?

As a listed company, the specific shareholding % of O-Bank is under constant changing status

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

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)

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

See Explain This for definition.

- ☒ <20%
- ☐ 21-40%
- ☐ 41-60%
- ☐ 61-80%
- ☐ >80%

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)

LED energy-saving bulbs

- ☐ None of the above

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)

Any products or facilities with any energy-saving label.

- ☐ N/A - No environmentally preferable purchasing policy

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: Medium)

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

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

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 our usage
- ☒ We monitor and record usage (no reduction targets)
- ☐ We monitor and report usage, and have specific reduction targets
- ☐ We monitor and record, set reduction targets and report progress on targets annually to a voluntary public reporting program
- ☐ We have met or exceeded those targets in the last FY

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 report usage, and have specific reduction targets
- ☐ We monitor and record, set reduction targets and report progress on targets annually to a voluntary public reporting program
- ☐ We have met or exceeded those targets in the last FY

Total Energy Use (Score Value: Not Scored)

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

14234.87

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

13535000

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 each of your corporate facilities/locations (by majority of square feet) 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
-

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)

Install water recycling system in our fish pond

- ☐ 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

135

Total Waste Recycled (Score Value: Not Scored)

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

21.21

Total Scope 1 GHGs (Score Value: Not Scored)

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

Scope 1: *We do not track this*

Total Scope 2 GHGs (Score Value: Not Scored)

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

Scope 2:

2111

Total Scope 3 GHGs (Score Value: Not Scored)

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

Scope 3: *We do not track this*

Carbon Intensity (Score Value: Medium)

What is your current Carbon Intensity for Scopes 1 and 2 (measured in metric tons of CO2/\$million of revenue), not including the use of carbon credits or offsets?

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

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)

Loans for FSC certified paper manufacturer

- ☐ 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?

0.82

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 *We do not track this*

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 *We do not track this*

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 *We do not track this*

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 *We do not track this*

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 *We do not track this*

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?

As the first digitally focused bank in Taiwan, we're committed to provide financial products and services for all the communities

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)
- ☐ None of the above

Total Customer Individuals (Score Value: Not Scored)

Total Number of Customers
Individuals:

Total Customer Organizations (Score Value: Not Scored)

Total Number of Customers
Organizations:

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

The affiliated non-profit, O-Bank Education Foundation, promotes and popularizes the arts and cultural education.

- ☐ 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:

0.74

Banking EOA Ratio (Score Value: Not Scored)

Please indicate your company's Equity to Assets ratio:

11.08

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.

We launched the first financial robot-advisory in Taiwan to provide inclusive investment opportunities to local underserved com

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.

We do not track this

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

0

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

0

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

0

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

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

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.

O-Bank's Disclosure Items are included in a separate Transparent Disclosure document

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.
