

PRINCIPLES FOR RESPONSIBLE BANKING

Shaping our future

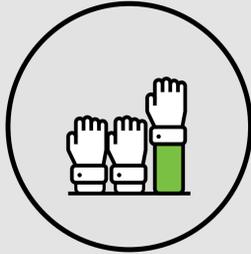


PRINCIPLES FOR RESPONSIBLE BANKING

Why now?



Ten years after the start of the financial crisis the banking industry is still trying to rebuild trust and increase engagement with clients, customers and employees



The banking industry needs to define and affirm its role and responsibilities in shaping and financing a sustainable future

Change is happening. Our economies are becoming greener while the millennial generation is changing consumption patterns and business culture



The international community has defined our shared direction in the Sustainable Development Goals and the Paris Climate Agreement

To continue to play a central role in the 21st century, the banking industry has to show how it is meeting society's changing needs and demands



PURPOSE

To transform the banking industry to enable it to play a leading role in achieving society's goals



VISION

A responsible banking industry that is an integral part of the society of the 21st century because it serves and contributes to an inclusive society that uses its natural resources sustainably



MISSION

We will take a leadership role and use our products, services and relationships to support and accelerate the fundamental changes in our economies and lifestyles necessary to achieve shared prosperity for both current and future generations

What are the Principles?



01 ALIGNMENT

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks



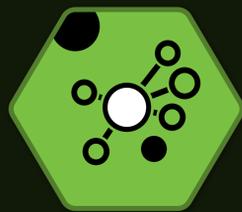
02 IMPACT & TARGET SETTING

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.



03 CLIENTS & CUSTOMERS

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.



04 STAKEHOLDERS

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.



05 GOVERNANCE & CULTURE

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.



06 TRANSPARENCY & ACCOUNTABILITY

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

Key features of the Principles



Comprehensive framework addressing the strategic, portfolio and transaction level across all of the bank's business areas



Alignment with the Sustainable Development Goals and the Paris Climate Agreement



Target-Setting in the areas of most significant positive and negative impact



Transparency and Accountability through public reporting and review



Guidance, expert advice and peer learning to support implementation

Who has created these Principles?



Get involved and become a Signatory Bank of the Principles

To find out more, visit: www.unepfi.org/responsiblebanking