



COMMUNICATION ON PROGRESS 2017

INDEX

1. Message from the MD & CEO	3
3. YES BANK's Sustainability Approach	8
2. UNGC Reconciliation with GRI G4	10

1. FROM THE MANAGING DIRECTOR & CEO'S DESK



Dear Valued Stakeholders,

I am pleased to share with you YES BANK's Sustainability Report for FY 2016-17, titled "Leveraging A.R.T for Glocal Sustainable Impact".

YES BANK is the first Indian bank, and among the first in the Indian corporate sector, to release a Sustainability Report based on the GRI Standards, the latest global framework for sustainability reporting by the Global Reporting Initiative (GRI).

In line with the Bank's strategic vision and objectives, the Report continues to be aligned with the Integrated Reporting

framework of the International Integrated Reporting Council, and includes the SDG Compass, as the Bank's vision and objectives are firmly aligned with select Sustainable Development Goals.

YES BANK firmly believes that in today's increasingly inter-connected world, the solutions to our shared challenges and ambitions require a collective 'glocal' approach. In order to ensure the most optimal developmental and market based solutions, the Bank has an adopted an innovative and collaborate approach towards stakeholder engagement through its ART (Alliances, Relationships and Technology) philosophy. ART has enabled the bank to deepen the impact of its sustainability initiatives at national and international levels.

The launch of the Sustainable Development Goals (SDGs) and the transition to a low carbon economy unleashed a series of challenges and opportunities, particularly for the Banking sector. United Nations estimates that SDGs require USD 90 trillion investment till 2030, with India alone requiring USD 2.5 trillion to achieve its committed climate targets by 2030. While changes associated with transition to a lower-carbon economy present unprecedented risks, they also create significant opportunities for sustainable finance, enabled by climate policy and new technologies.

Additionally, Indian economy in particular is faced with the Ds of Disruption – Demographics, a young workforce seeking employment opportunities, Deregulation, in Banking & financial services, as also other sectors, and Digitization. Any Disruption brings with it both opportunities and risks.

Given the foregoing, Responsible and innovative banking underpinned by new age technology innovations (across financial services, health, education, agriculture, energy and others) has emerged as one of the key strategic factors.

CSR & Sustainability: Ideas in Action

YES BANK has been at the forefront of creating a market for delivering innovative financial solutions, having hardwired Responsible Banking within its core business strategy. YES BANK is also one of the few organizations in the country who have taken clear, time bound targets towards climate action.

Towards the same, the Bank has linked CSR and sustainable development with stakeholder value creation through innovation. It has further woven sustainability principles into the core business strategy and operations of the bank, thus expanding its implementation capabilities and alliances pan India.

During the reporting period, the Bank's global engagement on key sustainability topics, such as green financing expanded significantly, and it was recognized as a thought leader on noteworthy national and international platforms.

I am pleased to share that YES BANK was the only Indian financial institution to be invited to speak at the UN High-Level Thematic Debate on financing the SDGs, at the United Nations (UN) headquarters in New York in April 2016, which had participation from key Member States and Observers, UN agencies such as the UNDP and UNEP, central banks, and multilateral development banks. Recognized for its expertise on sustainable finance, the bank was invited to be a part of several international platforms on climate action and green & SDG financing, including those organized by World Bank, G20 and the United Nations (UN). These included particularly influential platforms like the UN Private Sector Forum at the UN General Assembly in September 2016, which had a cross-section of experts from public, private, and non-governmental sectors to discuss and find solutions to the main challenges faced in accelerating and strengthening implementation of all SDGs, particularly in the areas of data and monitoring, financing, clean energy, poverty alleviation and inequities, infrastructure, and oceans.

Significantly, in November 2016, at the COP22 in Marrakech, Morocco, the Bank's CSR project, 'Say YES to Sustainable MSMEs in India' was released and showcased as a Role Model case study by the World Resources Institute, and was exhibited at the India pavilion. The study highlights YES BANK's positive contribution in reducing greenhouse gas emissions in the MSME (Micro Small & Medium Enterprises) sector through its CSR interventions.

YES BANK continued to be a signatory to key protocols focused on climate action and sustainable development, including the UN Environment Programme Finance Initiative (UNEP FI), Carbon Pricing Leadership Coalition, UN Global Compact, CDP, Natural Capital Finance Alliance (earlier the Natural Capital Declaration), and is member of key national and global alliances including the India GHG Program, TERI Council for Business Sustainability, and the World Business Council for Sustainable Development.

I am pleased to share that YES BANK has pledged GBP 1 million to the London School of Economics and Political Science (LSE) to support the IG Patel Chair - named in honour of the former Governor of the Reserve Bank of India and former Director of LSE. The chair will be held initially by Professor Lord Nicholas Stern and would also support the work of the LSE India Observatory towards developing and enhancing research and programmes around India's economy, politics and society. This agreement has led to YES BANK joining

LSE's Benefactors' Board, the highest accolade bestowed upon those who make transformative philanthropic commitments to the School.

In line with YES BANK's commitments made at the COP21 in October 2015 towards mobilizing USD 5 Billion for climate action in India by 2020, the Bank financed 1,158 MW in clean energy sectors during the year, bringing it closer to achieving its stated target.

During the reporting period, YES BANK successfully raised INR 330 crores through an issue of a 7 year Green Infrastructure Bond to FMO, the Dutch development bank, on a private placement basis. This was YES BANK's third green bond issuance over the past 2 years, having raised an aggregate of INR 1,645 crores in green infrastructure bonds.

In July 2016, under a World Bank initiative, YES BANK became the first Financial Institution in India to sign an MoU with SIDBI for promoting energy efficiency in the MSME sector by creating a Partial Risk Sharing Facility (PRSF).

Setting benchmarks in Reporting & Disclosures

I firmly believe that reporting on climate change impacts would help make markets more efficient, and the economy more stable and resilient, through transparency. Towards this, YES BANK continued to mainstream Triple Bottom Line accounting and reporting in India, and is a member of the <IR> Lab India. To promote sustainability disclosures within Indian Industry, the Bank hosted the official launches of the latest GRI Standards in Mumbai and New Delhi.

In order to further foster transparency and disclosures, in 2015, YES BANK became the first Indian bank to be included in the prestigious Dow Jones Sustainability Indices (DJSI) – Emerging Markets Index, and is included in the Index for the second consecutive year in 2016, continuing to be the only Indian bank in the DJSI.

In a significant achievement, YES BANK was assigned an ESG rating of AAA by MSCI ESG Research, assessing the Bank on pertinent Environmental, Social and Corporate Governance parameters. The assessment acknowledged the Bank's efforts to expand financial inclusion driven by technological innovations and integrating environmental and social risks into its credit risk assessment framework.

YES BANK is the first Indian Banking signatory to the UN Global Compact, and as signatory, I reaffirm the Bank's commitment and support to the Compact's Ten Principles. The Bank continues to report at the GC Advanced level on its 'Communication on Progress' for 2017.

This year, YES BANK became the first bank globally to migrate to the new ISO 14001:2015 certification. This extraordinary achievement is backed by a new Environmental Management Policy, robust process driven approaches and initiatives, and a comprehensive e-learning module for employees. The certification now covers the Bank's 444 Metro- Urban branches and 3 corporate offices.

Towards mainstreaming Environmental, Social and Governance (ESG) best practices across its value chain, the Bank formulated its Supplier Code of Conduct and organized a 'Sustainable Procurement' Workshop for its strategic suppliers. Going forward, the Bank

intends to extend the adoption of the Code across all its suppliers and continue to conduct such workshops.

ART of Digital Banking

I am pleased to advise that YES BANK has emerged as a leader in embracing the Digital Banking ecosystem by adopting the A.R.T model. YES BANK is also progressively evolving to provide Banking as a Platform and as a Service. In the reporting period, the Bank launched the YES FINTECH business accelerator program for fintech startups, designed to support and nurture disruptive solutions in financial services delivery, receiving 753 applications for the 15 week program of which 12 startups have been selected for the first cohort.

In line with Digital India, the Bank, in its efforts to broaden the base of digital payments infrastructure in India, launched SIMsePAY, a unique innovation based on the frugal 'sim-sleeve' technology that allows any account holder to avail mobile banking services without the need for internet or smart phones.

Banking the Next Billion

In its 13 years of achieving institutional excellence, YES BANK has maintained a steadfast focus on inclusive growth and banking for the 'Next Billion'. Through award-winning products and services that leverage simple business models to impact the Bottom of the Pyramid, the Bank has been positively impacting millions of individuals directly and indirectly in rural and urban India.

The bank's CSR programs continue to be guided at the highest level by its Board-approved CSR Policy, and focus on Livelihood and Water Security, Skill Development and Environment Sustainability. YES COMMUNITY, the Bank's unique branch-led community engagement program, touched 20.2 lakh lives in 2016-17, through its branches in every state and union territory of India. The Bank's Livelihood and Water Security program provided access to safe and clean drinking water to more than 3.66 crore lives in FY 2016-17. The Bank's interventions in the MSME sector on environmental sustainability impacted 2,229 MSME units and 10,425 workers in 11 states.

During the year, YES BANK launched an innovative and transformational, blended finance project in pilot mode that works towards promoting livelihood security among 600 under-privileged women salt farmers in the Little Rann of Kutch region while significantly lowering their emissions footprint. The first phase of the pilot initiative, highlighted in this Report, demonstrates how innovative structures can be leveraged towards facilitating mainstream finance for inclusion and scale.

YES BANK has become also the first private sector company to enter into a CSR commitment with the National Highways Authority of India under its 'Adopt a Green Highway' program. As part of the commitment, the Bank would develop and maintain a green corridor along the Mumbai-Nashik highway in Maharashtra.

'YES! i am the CHANGE', the social film making challenge launched by YES FOUNDATION, YES BANK's social development arm, emerged as the world's largest social film movement in 2015. I am proud to share that the movement has achieved unparalleled

success, with participation of over 13 lakh individual participants comprising 3.24 lakh teams, submitting over 29,000 films, and the launch of a new initiative, the YES FOUNDATION Social Film Grant, in FY 2016-17.

I am pleased to share that YES BANK is now backed by over 20,000 'Professional Bankers', driven by a YES BANK culture that, encourages open and honest Communication, strengthens Connect between employees and community, supports Career development and shows that it Cares as an organization. During the reporting period, the Bank significantly enhanced its capabilities through the adoption of HR Digitization, including big data, mobility, social media, 'gamification' and cloud computing. The YES SCHOOL of BANKING has become the first and only Learning & Development function to receive the dual certification of ISO 9001:2008 and ISO 29990:2010 in the Indian banking industry.

It is a matter of significant pride that YES BANK continues to be recognized in India and across the world for its sector-leading work towards sustainable development, financial inclusion, and innovation in banking & finance. Among its recognitions received during the reporting period, YES BANK won the Euromoney Award for 'Asia's Best Bank for CSR', the 'Innovative Bond Structure of the Year' by Environmental Finance magazine, and the Award for 'Most Effective Domestic Community Investment' by the Ethical Corporation.

As the Bank moves towards actualizing its vision of 'Building the Finest Quality Bank of the World in India by 2025', it remains committed to achieving Size and Scale as a Large High Quality Bank in India underpinned by the Responsible Banking ethos, with an imperative on deepening 'Mind Share' and growing our 'Market Share'.

Thank you.

Sincerely,

RANA KAPOOR

Managing Director & CEO

2. YES BANK's Sustainability Approach

YES BANK believes that as a financial institution, there is an inherent need to play a leading role in India's development. In line with its Responsible Banking ethos, YES BANK has been able to establish the right alliances and amplify its sustainability impact both within and outside the organization, leading to the realization of first-to-many sustainability initiatives.

Leveraging A.R.T for Glocal Sustainable Impact

In an increasingly connected world, no business remains a silo, and the solutions to today's challenges and ambitions require a collective, 'glocalized' approach. Technology is emerging as the go-to answer for developmental and market-based solutions, and is intrinsically linking economies, societies and the environment into a common pathway of sustainable development. The massive strides in Information and communication technologies offer the corporate sector an unprecedented opportunity to advance development towards achieving the world's socio-economic and environmental goals.

YES BANK believes that collaborations yield results and, as a public trust institution, play to its strengths. To a large degree, YES BANK's success in driving positive impact could be accredited to the opportunities presented by its stakeholder engagements and partnerships. With a greater understanding of the needs and issues of its stakeholders, YES BANK has been able to establish the right alliances and amplify its sustainability impact both within and outside the organization, leading to the realization of first-to-many sustainability initiatives.

Building Alliances for Glocal Impact

Through its proactive approach and extensive engagements with its stakeholders, YES BANK has helped cement strong community relations and leveraged its partnerships with national and international institutions, multi-lateral organizations, academia and corporate peers to bring a positive change to the lives of vulnerable or marginalized communities, lend its voice to policy and regulatory action on pertinent issues, drive investments towards the sunrise sectors of the economy, and innovate to bring India's unbanked and under-banked population into the formal economy. As a signatory to key global coalitions and alliances, YES BANK has emerged as a strong voice on key sustainability topics.

Driving Glocal Climate Action

YES BANK believes that climate change is an opportunity for the global economy to shift onto a pathway of low-carbon and inclusive growth. Through its Responsible Banking ethos, YES BANK has been addressing the low carbon transformation by adopting a 360 degree approach to mainstreaming climate action.

Partnering for Positive Community Impact

The magnitude of developmental challenges in India covering 1.3 billion people is significant, and would require breakthrough innovative thinking and developing large scale solutions that are sustainable and scalable. YES BANK believes that participatory

approaches enable the power of coalition and drive accelerated social impact that can secure the most basic needs for the vast majority of the population.

Through its Responsible Banking ethos, YES BANK focuses on creating shared value for its stakeholder spectrum through social, economic and environmental interventions, guided by its four pronged approach framework to 'Promote, Invest, Engage, and Collaborate & Monitor'.

MEMBER OF

**Dow Jones
Sustainability Indices**

In Collaboration with RobecoSAM

YES BANK was selected into the prestigious Dow Jones Sustainability Indices - Emerging Markets Index, for the second year in a row in 2016. The Index comprises of 95 companies from 14 emerging economies, which were selected after a rigorous assessment on over 600 data points in the Economic, Social and Environmental dimensions.

YES BANK assigned AAA rating by MSCI ESG Research

In 2016, YES BANK was assigned a AAA rating by MSCI ESG Research, highlighting the Bank's key strengths in financial product safety and corporate governance. The Report also highlighted that there are no significant risks at the Bank from an ESG perspective. The Rating is an endorsement of the Bank's 360 degree risk framework that integrates ESG factors into its overall risk assessment framework.



YES BANK welcomes the Sustainable Development Goals (SDGs) adopted at the historic UN Sustainable Development Summit in September, 2015. The Bank firmly believes that the role of the private sector would be critical towards achieving these global goals, given its ability to mobilize finances, foreign direct investments and social impact investments.

YES BANK believes that it has clear alignment with the SDGs, and has focused on mapping its organizational activities with the pertinent Goals, and reports its performance in alignment with the SDG Compass. In a significant achievement, the Bank was featured as a case study in the SDG Matrix, a joint publication by UN Global Compact & KPMG highlighting global financial sector action.

The SDG Compass maps the Bank's GRI based reporting with the SDGs and is included in the report.

	<p>Aspect Human Rights Grievance Mechanisms</p> <p>G4-HR12: number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms</p> <p>Society:</p> <p>Aspect: Local Communities</p> <p>G4-SO1: percentage of operations with implemented local community engagement, impact assessments, and development programs</p> <p>G4-SO2: operations with significant actual and potential negative impacts on local communities</p>	<p>None</p> <p>38-44, 72-73</p> <p>None</p>
<p>Principle 2: Human Rights</p> <p>Business should make sure they are not complicit in human rights abuses</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 2 and outcomes from implementing Principle 2</u></p> <p>Indicators</p> <p>Human Rights:</p> <p>Aspect Investment:</p> <p>G4-HR1: total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening</p> <p>Aspect Supplier Human Rights Assessment</p> <p>G4-HR10: percentage of new suppliers that were screened using human rights criteria</p> <p>G4-HR11: significant actual and potential negative human rights impacts in the supply chain and actions taken</p>	<p>The ESP is integrated into core credit approval mechanisms. All portfolios falling within ESP guidelines are screened.</p> <p>100 percent through policies, including vendor code, and risk assessment systems. All suppliers have been screened for HR violations</p> <p>None</p>
<p>Principle 3: Labour</p> <p>Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 3 and outcomes from implementing Principle 3</u></p> <p>General Standard Disclosures</p> <p>Organizational Profile</p> <p>G4-11</p> <p>a. Report the percentage of total employees covered by</p>	<p>There are no unions at</p>

	<p>collective bargaining agreements.</p> <p>Indicators</p> <p>Human Rights:</p> <p>Aspect Freedom of Association and Collective Bargaining</p> <p>G4-HR4: operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights</p> <p>Labour:</p> <p>Aspect Labour/Management Relations</p> <p>G4-LA4: minimum notice periods regarding operational changes, including whether these are specified in collective agreements</p>	<p>the Bank</p> <p>No such operations or suppliers were identified.</p> <p>90 days</p>
<p>Principle 4: Labour</p> <p>Businesses should uphold the elimination of all forms of forced and compulsory labour.</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 4 and outcomes from implementing Principle 4</u></p> <p>Indicators</p> <p>Human Rights:</p> <p>Aspect: Forced or Compulsory Labor</p> <p>G4-HR6: operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labour</p>	<p>No such operations or suppliers were identified.</p>
<p>Principle 5: Labour</p> <p>Businesses should uphold the effective abolition of child labour.</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 5 and outcomes from implementing Principle 5</u></p> <p>Indicators</p> <p>Human Rights:</p> <p>Aspect Child Labor</p> <p>G4-HR5: operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor</p>	<p>No such operations or suppliers were identified.</p>
<p>Principle 6: Labour</p> <p>Businesses should uphold the elimination of discrimination in respect of employment and occupation.</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 6 and outcomes from implementing Principle 6</u></p> <p>General Standard Disclosures</p> <p>Organizational Profile</p> <p>G4-10</p> <p>a. Report the total number of employees by</p>	<p>All employees are on Full</p>

	<p>employment contract and gender.</p> <p>b. Report the total number of permanent employees by employment type and gender.</p> <p>c. Report the total workforce by employees and supervised workers and by gender.</p> <p>d. Report the total workforce by region and gender.</p> <p>e. Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors.</p> <p>f. Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries).</p> <p>Indicators</p> <p>Economic:</p> <p>Aspect: Market Presence</p> <p>G4-EC5: ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation</p> <p>G4-EC6: proportion of senior management hired from the local community at significant locations of operation</p> <p>Labor Practices and Decent Work:</p> <p>Aspect: Employment</p> <p>G4-LA1: total number and rates of new employee hires and employee turnover by age group, gender and region</p> <p>G4-LA3: return to work and retention rates after parental leave, by gender</p> <p>Aspect: Training and Education</p> <p>G4-LA9: average hours of training per year per employee by gender, and by employee category</p> <p>G4-LA11: percentage of employees receiving regular performance and career development reviews, by gender and by employee category</p>	<p>Time contract.</p> <p>82-85</p> <p>82-85</p> <p>82-85</p> <p>None.</p> <p>No significant variations in employment numbers.</p> <p>On par or above the local minimum wage</p> <p>Senior appointments are made on basis of merit and Bank's requirement</p> <p>83-85</p> <p>85</p> <p>79-81</p> <p>100 percent</p>
--	--	---

	<p>Aspect: Diversity and Equal Opportunity</p> <p>G4-LA12: composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity</p> <p>82-85, Annual Report 2016-17: 185</p> <p>Aspect: Equal Remuneration for Women and Men</p> <p>G4-LA13: ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation</p> <p>76</p> <p>Human Rights:</p> <p>Aspect: Non-discrimination</p> <p>G4-HR3: total number of incidents of discrimination and corrective actions taken</p> <p>Annual Report 16-17: 87</p>	
<p>Principle 7: Environment:</p> <p>Businesses should support a precautionary approach to environmental challenges</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 7 and outcomes from implementing Principle 7</u></p> <p>Indicators</p> <p>Economic:</p> <p>Aspect: Economic Performance</p> <p>G4-EC2: financial implications and other risks and opportunities for the organization's activities due to climate change</p> <p>67-71, 72-73, Annual Report 2016-17: 120</p> <p>Environmental:</p> <p>Aspect: Materials</p> <p>G4-EN1: materials used by weight or volume</p> <p>Being a service provider, G4-EN1 is not a material issue for the Bank</p> <p>Aspect: Energy</p> <p>G4-EN3: energy consumption within the organization</p> <p>64</p> <p>Aspect Water</p> <p>G4-EN8: total water withdrawal by source</p> <p>Being a service provider, the Bank only consumes potable and municipal water</p> <p>Aspect: Emissions</p>	

	<p>G4-EN15: direct greenhouse gas (GHG) emissions (scope 1)</p> <p>G4-EN16: energy indirect greenhouse gas (GHG) emissions (scope 2)</p> <p>G4-EN17: other indirect greenhouse gas (GHG) emissions (scope 3)</p> <p>G4-EN20: emissions of ozone-depleting substances (ODS)</p> <p>G4-EN21: NO_x, SO_x, and other significant air emissions</p> <p>Aspect: Products and Services</p> <p>G4-EN27: extent of impact mitigation of environmental impacts of products and services</p> <p>Aspect: Overall</p> <p>G4-EN31: total environmental protection expenditures and investments by type</p>	<p>64</p> <p>64</p> <p>64</p> <p>Being a service provider, this is not a material issue as ODS emissions are not significant.</p> <p>Being a service organization, this is not a material issue as these emissions are not significant.</p> <p>61-65, 67-69</p> <p>Annual Report 2016-17: 150-151</p>
<p>Principle 8: Environment</p> <p>Businesses should undertake initiatives to promote greater environmental responsibility</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 8 and outcomes from implementing Principle 8</u></p> <p>Indicators</p> <p>Environmental:</p> <p>Aspect: Materials</p> <p>G4-EN1: materials used by weight or volume</p> <p>G4-EN2: percentage of materials used that are recycled input materials</p> <p>Aspect: Energy</p> <p>G4-EN3: energy consumption within the organization</p> <p>G4-EN4: energy consumption outside of the</p>	<p>Being a service organization, this is not a material issue.</p> <p>Being a service organization, this is not a material issue.</p> <p>64</p> <p>64</p>

	organization	
	G4-EN5: energy intensity	64
	G4-EN6: reduction of energy consumption	64
	G4-EN7: reductions in energy requirements of products and services	62-64
	Aspect: Water	
	G4-EN8: total water withdrawal by source	Being a service provider, this is not a material issue as the Bank only consumes potable and municipal water
	G4-EN9: water sources significantly affected by withdrawal of water	None
	G4-EN10: percentage and total volume of water recycled and reused	Being a service provider, this is not a material issue
	Aspect: Biodiversity	
	G4-EN11: operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	None
	G4-EN12: description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	None
	G4-EN13: habitats protected or restored	Sustainability Report 2015-16: 51-52
	G4-EN14: total number of IUCN red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk	None
	Aspect: Emissions	
	G4-EN15: direct greenhouse gas (GHG) emissions (scope 1)	64

G4-EN16: energy indirect greenhouse gas (GHG) emissions (scope 2)	64
G4-EN17: other indirect greenhouse gas (GHG) emissions (scope 3)	64
G4-EN18: greenhouse gas (GHG) emissions intensity	64
G4-EN19: reduction of greenhouse gas (GHG) emissions	64
G4-EN20: emissions of ozone-depleting substances (ODS)	64
G4-EN21: NO _x , SO _x , and other significant air emissions	Being a service organization, this is not a material issue as these emissions are not significant.
Aspect: Effluents and Waste	Being a service provider, this is not a material issue, as only water discharged is municipal waste water.
G4-EN22: total water discharge by quality and destination	
G4-EN23: total weight of waste by type and disposal method	63, 89
G4-EN24: total number and volume of significant spills	None
G4-EN25: weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the basel convention ² annex i, ii, iii, and viii, and percentage of transported waste shipped internationally	None
G4-EN26: identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff	None
Aspect: Products and Services	
G4-EN27: extent of impact mitigation of environmental impacts of products and services	61-65, 67-69
G4-EN28: percentage of products sold and their packaging materials that are reclaimed by category	As the Bank is in service sector, product packaging is not a material issue

<p>Principle 9: Environment</p> <p>Businesses should encourage the development and diffusion of environmentally friendly technologies.</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 9 and outcomes from implementing Principle 9</u></p> <p>Indicators</p> <p>Environmental:</p> <p>Aspect Energy</p> <p>G4-EN6: reduction of energy consumption</p> <p>G4-EN7: reductions in energy requirements of products and services</p> <p>Aspect: Emissions</p> <p>G4-EN19: reduction of greenhouse gas (GHG) emissions</p> <p>Aspect: Products and Services</p> <p>G4-EN27: extent of impact mitigation of environmental impacts of products and services</p> <p>aspect: overall</p> <p>G4-EN31: total environmental protection expenditures and investments by type</p>	<p>64</p> <p>62-64</p> <p>64</p> <p>61-65, 67-69</p> <p>Annual Report 2016-17: 150-151</p>
<p>Principle 10: Anti-corruption</p> <p>Businesses should work against corruption in all its forms, including extortion and bribery</p>	<p><u>GRI Disclosures to report actions taken to implement Principle 10 and outcomes from Implementing Principle 10</u></p> <p>General Standard Disclosures</p> <p>Ethics and Integrity</p> <p>G4-56</p> <p>a. Describe the organization's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.</p> <p>G4-57</p> <p>a. Report the internal and external mechanisms for seeking advice on ethical and lawful behaviour, and matters related to organizational integrity, such as helplines or advice lines.</p> <p>G4-58</p> <p>a. Report the internal and external mechanisms for reporting concerns about unethical or unlawful behaviour, and matters related to organizational integrity, such as escalation through line management, whistle blowing mechanisms or hotlines.</p> <p>Indicators</p> <p>Society</p>	<p>Annual Report 16-17: 3, 34, 184, 209-210</p> <p>76, Annual Report 16-17: 209-210</p> <p>76, Annual Report 16-17: 209-210</p>

	<p>Aspect Anti-Corruption</p> <p>G4-SO3: total number and percentage of operations assessed for risks related to corruption and the significant risks identified</p> <p>G4-SO4: communication and training on anti-corruption policies and procedures</p> <p>G4-SO5: confirmed incidents of corruption and actions taken</p> <p>Aspect Public Policy</p> <p>G4-SO6: total value of political contributions by country and recipient/Beneficiary</p>	<p>100%, as the Bank operated in a highly regulated sector with strong anti-corruption oversight</p> <p>79, Annual Report 2016-17: 121, 193</p> <p>None</p> <p>None</p>
--	---	---