Reporting and Self-Assessment Template

The following template sets out the reporting and self-assessment requirements for Signatories of the Principles for Responsible Banking (PRB). Your bank discloses which actions it has undertaken to implement the PRB by self-assessing its progress on each of the 6 Principles. This template is therefore structured in accordance with the 6 Principles that signatories have committed to.

Three Key Steps are critical to showing that your bank is fulfilling its commitments as a signatory of the PRB, i.e. Impact Analysis, Target Setting & Implementation and Assured Reporting/Accountability. The sections in the Reporting and Self-Assessment Template that relate to the 3 Key Steps also require a self-assessment summary to demonstrate the extent to which the bank has fulfilled the respective requirements of the Key Steps.

Accommodating different starting points

Your bank has an initial four-year period from signing to implement the 6 Principles including to bring its reporting fully in line with the requirements. Your bank may not be able to provide all information required in this template in the first report. You should build on your implementation progress annually. Feedback, support, capacity building, training and peer learning are available to all signatory banks to help them progress with both implementation and reporting.

Timeline for reporting and assurance

Signatory banks need to report on their implementation of the Principles on an annual basis. The first PRB report has to be published within 18 months of signing the Principles, to give the bank some flexibility to align the PRB reporting with its reporting cycle. Publishing the first PRB report at any point earlier than 18 months after signing the Principles is therefore an option. After the first PRB reporting has been published, subsequent reports have to be published annually thereafter, i.e. within 12 months at the latest after the prior report.

Assurance

The last report within the initial 4 year implementation period (and subsequent reports thereafter) needs to be assured, which means that at least the third PRB report needs to be assured. Banks are encouraged to put the assurance process in place well before that and have earlier PRB reports already assured.

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1 Early reporting is permitted, although sufficient time to show progress from one year to the other should be taken into account.
All items that relate to the three Key Steps (highlighted in yellow) require limited assurance by year four of signing the PRB, undertaken by an independent third party with relevant expertise in the field. These are:

- 2.1 Impact Analysis
- 2.2 Target Setting
- 2.3 Target Implementation and Monitoring
- 5.1 Governance Structure for Implementation of the Principles

An assurer provides limited assurance of your self-assessment in these listed areas. You can do this by including it in your existing assured reporting. Where third-party assurance is not feasible, an independent review may be conducted. Assurance requirements are described in more detail in the Guidance for Assurance providers: Providing limited assurance for reporting.

**Purpose of the template**

The purpose of this template is to assist signatories in disclosing their progress on implementing the PRB. The disclosed information is used by the UNEP FI Secretariat as the basis for the individual review of each bank’s progress, as well as for reporting the collective progress made by the PRB Signatory Group. To measure collective progress in a consistent manner, some standardized questions to be completed by the banks are integrated into the template. The open questions give banks the flexibility to disclose the progress they make, considering the diverse business models and various contextual differences in which banks operate.
How to use this template

This template gives banks the chance to provide summaries of the annual progress made in implementing each Principle. It is designed for your bank to provide references/links to where in your existing reporting/public domains (websites) the required information can be found to support your answers. The aim is to keep any additional reporting burden to a minimum while ensuring transparency and accountability as set out in Principle 6. When referring to other documents, please specify the pages where the exact information appears.

The Reporting and Self-Assessment Template shall not be amended structurally and content-wise. The content and text of the template can be applied to corporate layout and designed accordingly, without omitting parts of the texts. The Reporting and Self-Assessment Template can be integrated into your bank’s reports (annual report, sustainability report or relevant reporting formats) or can be published as a stand-alone document. It needs to be publicly available and will be listed on the UNEP FI Signatories page.

The reporting needs to be published in English. Information that is referenced to within the Reporting and Self-Assessment Template should also be available in English. Where that is not possible, it is recommended to include the summary of relevant information as text in the Template, so that all necessary information can be taken into account when the UNEP FI Secretariat reviews the bank’s performance.
**Principle 1: 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.

<table>
<thead>
<tr>
<th><strong>Business model</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Describe (high-level) your bank’s business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank’s portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.</td>
</tr>
</tbody>
</table>
For 141 years, Skurups Sparbank has been part of the local community by investing in and working closely with the local market and our customers. Over the years, society has changed and the bank has kept up. The savings bank idea is still just as topical, with local anchoring, the absence of individual profit interest, the democratic form of business and the savings promotion purpose are what Skurups Sparbank stands for even today. As a savings bank, we have no shareholders who demand dividends. Instead, we give back of our profits to the community in which we operate.

**Our business concept**
Skurups Sparbank, together with strong partners, will actively offer attractive and sustainable financial solutions to private individuals, agriculture, companies and organizations in our business area.

**Vision**
Skurups Sparbank shall be the most personal and sustainable banking partner in our business area.

**Mission**
Through competence, local knowledge and commitment, we want to enable sustainable growth, diversity and quality of life, in the area we live and work in.

**Business**
The bank’s business model is based on solving complex issues with Simple solutions and Personal experience. This should be done across all channels and the customer should experience their contact with the bank seamlessly and as a well-composed experience where the bank follows the customer through the case and delivers a relevant result.

**Customer segment**
The bank's customer segments consists of individuals and companies in the bank's field of activity. The field of activity is defined in the bank's regulations, which are determined by the bank’s principals at the respective annual general meetings. The business area can be defined as "southern Skåne" and the majority of the bank's customer base must be in the area.

The bank applies segmentation of the customer base based on Swedbank's model and the goal is for private individuals and smaller companies to be “full customers” in the bank.

Our customer base consists of about 3,000 corporate customers and about 16,000 private customers.

**Value proposition**
The bank has a wide range of products within payment processing, loans and savings. The products are created by Swedbank in collaboration with Sparbankerna and the bank’s goal is to be able to satisfy its customers with qualitative solutions for a sustainable everyday economy. The offers focuses on private individuals' needs for payment solutions, regular savings, mortgages and to a lesser
extent consumption loans as well as brokered insurance. Specialist advice for remuneration is offered in investing, insuring and family law. The corporate offerings are mainly aimed at smaller companies that can become full customers with cash management, loans, placement of the companies’ savings and endowment insurance. For larger companies, it is mainly loans for real estate that are relevant. For mortgages, fixed rates are mainly offered through Swedbank Hypotek.

Channels
Customers are offered products through several channels. On internet banking and through the app, the customer can handle many everyday matters on their own. Through customer service, checkout and telephony, the customer can get personal service as an alternative. The goal is to give many customers personal advice on a regular basis. Proactively, we contact customers to advice and the customer can also book a meeting themselves via Boka Direkt. The companies usually have an account manager who they contact and use as a channel to all their banking business. Forwarding to specialists is part of the bank’s business strategy.

Customer relations
Private customers have access to advice from all private advisors at the bank since dedicated customer responsibility is not applied. If the customer wants, they can pay for a premium concept that connects you to an account manager with specialist knowledge and then all contacts can be channeled through them. Entrepreneurs with a loan volume equal to 1 million or more have a designated account manager. Smaller businesses are managed through customer service. Even companies have access to specialists within the bank. The bank strives for all customer relationships to be long-term.

Revenue streams
The bank's income comes for the most part from interest income and commissions. For 2022, the bank’s net interest income makes up 65% of the income for the year and net commission income 29%. Other income is dividends on strategic holdings of shares and a less than one percent from other income such as exchange rate gains and more.

Key resources
The success factors for the bank’s business model are largely competence and availability. Increased competence is created by all staff in the business operations having at least a Swedsec license and a mortgage license. Continuous competence development takes place via SABA (learning platform via Swedbank), external and internal training, where many trainings are compulsory.

An increased availability of advice to customers has been created by the business model requiring that resources have been moved from spontaneous visits to customer service, to booked meetings. By meeting more customers, the opportunity for additional sales increases and to support the customer in creating a sustainable everyday economy. Even services such as bank ID and account changes can be booked.
Key partner
Through partnership agreements with Swedbank (which are managed by the Savings Banks’ National Association for all Savings Banks jointly), a modern and comprehensive banking service is made possible for the bank’s customers. A partnership gives Savings Banks an insight and influence on the development of products and services that benefit the bank’s customers. The agreement is handled at the bank as “Outsourced activities”.

Cost structure
The bank's biggest costs are personnel and IT solutions. Personnel costs make up about 53% of the bank’s total cost and IT solutions about 22%. Other costs consist primarily of consulting costs, including control functions in line 2 and audits as well as real estate costs including depreciation. In addition, there are only minor costs.

Strategy alignment
Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?
☐ Yes
☒ No

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.

Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?
☐ UN Guiding Principles on Business and Human Rights
☐ International Labour Organization fundamental conventions
☐ UN Global Compact
☐ UN Declaration on the Rights of Indigenous Peoples
☐ Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk – please specify which ones: ---------------------
☐ Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery – please specify which ones: ---------------------
☒ None of the above

Sustainability
Skurups Sparbank will, together with employees and customers, promote the development of a more sustainable society and make Skurup and its surrounding area an even better place to live and work in.

For the bank, it is important that sustainable sustainability work is conducted, i.e. that solid and long-term work is done to ensure that sustainability permeates the entire business. This means that sustainability should be taken into account in all processes and actions that the bank performs internally and externally. Sustainability shall be given special priority in products, advice,
praising, the bank’s own agreements and investments, skills development, acting and community efforts.

Skurups Sparbank’s sustainability work is based on four dimensions of sustainable development:

- **Economic sustainability** includes economic development that does not have negative consequences for society or the environment. Everyone should have the opportunity to meet their needs.

- **Social sustainability** is about maintaining good social living conditions, which includes, among other things, human rights, health, security and education.

- **Ecological sustainability** includes the management of natural resources and counteracting the destruction of natural systems (e.g. purification of water and air). Ultimately, this is about us having somewhere to live and resources to live off in the long term.

- **Sustainable governance** aims to ensure responsible banking through good governance, risk management and internal control. A work that is of the utmost importance to maintain and strengthen the trust in the business among customers, employees, authorities and other stakeholders.

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**Principle 2: Impact and 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.

**2.1 Impact Analysis (Key Step 1)**

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly\(^2\) and fulfill the following requirements/elements (a-d)\(^3\):

- **a) Scope**: What is the scope of your bank’s impact analysis? Please describe which parts of the bank’s core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

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\(^2\) That means that where the initial impact analysis has been carried out in a previous period, the information should be updated accordingly, the scope expanded as well as the quality of the impact analysis improved over time.

\(^3\) Further guidance can be found in the [Interactive Guidance on impact analysis and target setting](#).
We have used UNEP's developed Portfolio Impact Analysis Tool for Banks to identify our key areas of impact for our private and corporate clients. The basis for this analysis is the bank's credit portfolio and for the private side products and services. Our clients' fund volumes are not included in the analysis, nor our community involvement as we have no calculation tools for these.

<table>
<thead>
<tr>
<th>Links and references</th>
</tr>
</thead>
<tbody>
<tr>
<td>We have considered the composition of the portfolio in the analysis using the Portfolio Impact Analysis Tool for Banks. In the analysis, we divide our business between Private and Business where Private accounts for 42% and Companies 58% of the bank's total revenue of SEK 124,898,772. Private includes 16,731 customers. The Private product groups included in the analysis are transaction accounts, savings accounts, credit cards, consumer loans, mortgages, and car loans. Our credit portfolio for Companies amounts to SEK 3,332,147,816. Our three largest corporate sectors are real estate, agriculture and construction. They account for the following parts of the credit portfolio: real estate 58%, agriculture 14% and building and construction 6%.</td>
</tr>
</tbody>
</table>

**b) Portfolio composition:** Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope

- by sectors & industries\(^4\) for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or
- by products & services and by types of customers for consumer and retail banking portfolios.

If your bank has taken another approach to determine the bank's scale of exposure, please elaborate, to show how you have considered where the bank's core business/major activities lie in terms of industries or sectors.

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\(^4\) 'Key sectors' relative to different impact areas, i.e. those sectors whose positive and negative impacts are particularly strong, are particularly relevant here.
c) **Context:** What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate? Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

This step aims to put your bank’s portfolio impacts into the context of society’s needs.

We have used the pre-filled data for Sweden in the Portfolio Impact Analysis Tool for Banks and made a review that it is consistent with our perception of the conditions. In our region, Skåne, there is more focus on the impact of climate change regarding flooding in low-lying coastal areas and the positive and negative impact of agriculture on ecological, social and economic sustainability.

Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2)? Please disclose.

**Private**

For Private, employment and inclusive healthy economies are the biggest positive impacts. The biggest negative area of influence is inclusive healthy economies. Offering financial services such as savings, payment solutions and advice provides the positive impact and offering credit that increases the debt burden contributes to the negative impact. See all areas of influence for Private below.

<table>
<thead>
<tr>
<th>Positive impact</th>
<th>Negative impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>Inclusive, healthy economies</td>
</tr>
<tr>
<td>Inclusive, healthy economies</td>
<td>Resource efficiency / security</td>
</tr>
<tr>
<td>Justice</td>
<td>Climate</td>
</tr>
<tr>
<td>Economic convergence</td>
<td></td>
</tr>
<tr>
<td>Housing</td>
<td></td>
</tr>
<tr>
<td>Mobility</td>
<td></td>
</tr>
</tbody>
</table>

**Business**

For Companies, the industry composition of the bank’s credit portfolio provides a number of areas of impact. The majority of the negative impacts are related to environmental areas such as waste, climate and biodiversity generated by the Bank’s financing of the property, construction and construction and agriculture sectors. See all business impact areas below.

<table>
<thead>
<tr>
<th>Positive impact</th>
<th>Negative impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health &amp; sanitation</td>
<td>Waste</td>
</tr>
<tr>
<td>Housing</td>
<td>Climate</td>
</tr>
<tr>
<td>Culture &amp; heritage</td>
<td>Biodiversity &amp; ecosystems</td>
</tr>
<tr>
<td>Education</td>
<td>Resources efficiency / security</td>
</tr>
</tbody>
</table>

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5 Global priorities might alternatively be considered for banks with highly diversified and international portfolios.

6 To prioritize the areas of most significant impact, a qualitative overlay to the quantitative analysis as described in a), b) and c) will be important, e.g. through stakeholder engagement and further geographic contextualisation.
Inclusive, healthy economies | Culture & heritage
---|---
Employment | Air
Food | Soil
Mobility | Availability - Water
Economic convergence | Quality - Water
Availability - Water | Employment
Air | Integrity & security of person
Climate | Other
Soil | Health & sanitation
Resources efficiency / security | Strong institutions, peace & stability
Energy |  

We have not yet made a prioritization of the impact areas as the basis for our goal setting strategy, but plan to do so in 2023.

d) For these (min. two prioritized impact areas): **Performance measurement**: Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank’s context.

In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank’s current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank’s activities and provision of products and services. If you have identified climate and/or financial health&inclusion as your most significant impact areas, please also refer to the applicable indicators in the Annex.

If your bank has taken another approach to assess the intensity of impact resulting from the bank’s activities and provision of products and services, please describe this.

*The outcome of this step will then also provide the baseline (incl. indicators) you can use for setting targets in two areas of most significant impact.*

*Cannot be answered. See 2.1(c).*

***Links and references***
**Self-assessment summary:**
Which of the following components of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?\(^7\)

<table>
<thead>
<tr>
<th>Component</th>
<th>Yes</th>
<th>In progress</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope</td>
<td>☒</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Portfolio composition</td>
<td>☒</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Context</td>
<td>☐</td>
<td>☒</td>
<td>☐</td>
</tr>
<tr>
<td>Performance measurement</td>
<td>☐</td>
<td>☐</td>
<td>☒</td>
</tr>
</tbody>
</table>

Which most significant impact areas have you identified for your bank, as a result of the impact analysis?

*Climate change mitigation, climate change adaptation, resource efficiency & circular economy, biodiversity, financial health & inclusion, human rights, gender equality, decent employment, water, pollution, other: please specify*

**How recent is the data used for and disclosed in the impact analysis?**

- [ ] Up to 6 months prior to publication
- [ ] Up to 12 months prior to publication
- ☒ Up to 18 months prior to publication
- [ ] Longer than 18 months prior to publication

Open text field to describe potential challenges, aspects not covered by the above etc.: *(optional)*

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\(^7\) You can respond “Yes” to a question if you have completed one of the described steps, e.g. the initial impact analysis has been carried out, a pilot has been conducted.
2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.

The targets have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

a) **Alignment**: which international, regional or national policy frameworks to align your bank’s portfolio with have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks.

You can build upon the context items under 2.1.

We are looking for data to be able to measure the impact of the investments in our corporate lending, as well as our customers’ fund volumes.

In the spring of 2023, representatives from the bank will participate in UNEP’s climate target setting workshops as a support in our goal setting process.

b) **Baseline**: Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline.

You can build upon the performance measurement undertaken in 2.1 to determine the baseline for your target.

A package of indicators has been developed for climate change mitigation and financial health & inclusion to guide and support banks in their target setting and implementation journey. The overview of indicators can be found in the Annex of this template.

If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex, using an overview table like below including the impact area, all relevant indicators and the corresponding indicator codes:

<table>
<thead>
<tr>
<th>Impact area</th>
<th>Indicator code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Climate change</td>
<td>...</td>
<td></td>
</tr>
<tr>
<td>mitigation</td>
<td>...</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Impact area</th>
<th>Indicator code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial health</td>
<td>...</td>
<td></td>
</tr>
<tr>
<td>&amp; inclusion</td>
<td>...</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In case you have identified other and/or additional indicators as relevant to determine the baseline and assess the level of alignment towards impact driven targets, please disclose these.

In 2023, we plan to carry out work to identify which areas we should prioritize.
c) **SMART targets** (incl. key performance indicators (KPIs))\(^{10}\): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

<table>
<thead>
<tr>
<th>After participating in workshops for goal setting, prioritization of areas and tasks from Swedbank’s new sustainability analysis, we aim to be able to present KPIs for 2024.</th>
<th>Links and references</th>
</tr>
</thead>
</table>

d) **Action plan:** which actions including milestones have you defined to meet the set targets? Please describe.

Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.

<table>
<thead>
<tr>
<th>In connection with setting KPIs, we will develop an action plan for how to meet the goals.</th>
<th>Links and references</th>
</tr>
</thead>
</table>

### Self-assessment summary

Which of the following components of target setting in line with the PRB requirements has your bank completed or is currently in a process of assessing for your…

<table>
<thead>
<tr>
<th>… first area of most significant impact: … (please name it)</th>
<th>… second area of most significant impact: … (please name it)</th>
<th>(If you are setting targets in more impact areas) … your third (and subsequent) area(s) of impact: … (please name it)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Alignment</strong></td>
<td>☐ Yes ☒ In progress ☐ No</td>
<td>☐ Yes ☒ In progress ☐ No</td>
</tr>
<tr>
<td><strong>Baseline</strong></td>
<td>☐ Yes ☒ In progress ☐ No</td>
<td>☐ Yes ☒ In progress ☐ No</td>
</tr>
</tbody>
</table>

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\(^8\) Operational targets (relating to for example water consumption in office buildings, gender equality on the bank’s management board or business-trip related greenhouse gas emissions) are not in scope of the PRB.

\(^9\) Your bank should consider the main challenges and priorities in terms of sustainable development in your main country(ies) of operation for the purpose of setting targets. These can be found in National Development Plans and strategies, international goals such as the SDGs or the Paris Climate Agreement, and regional frameworks. Aligning means there should be a clear link between the bank’s targets and these frameworks and priorities, therefore showing how the target supports and drives contributions to the national and global goals.

\(^{10}\) Key Performance Indicators are chosen indicators by the bank for the purpose of monitoring progress towards targets.
<table>
<thead>
<tr>
<th>SMART targets</th>
<th>□ Yes</th>
<th>□ In progress</th>
<th>☒ No</th>
<th>□ Yes</th>
<th>□ In progress</th>
<th>☒ No</th>
<th>□ Yes</th>
<th>□ In progress</th>
<th>☒ No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Action plan</td>
<td>□ Yes</td>
<td>□ In progress</td>
<td>☒ No</td>
<td>□ Yes</td>
<td>□ In progress</td>
<td>☒ No</td>
<td>□ Yes</td>
<td>□ In progress</td>
<td>☒ No</td>
</tr>
</tbody>
</table>

### 2.3 Target implementation and monitoring (Key Step 2)

**For each target separately:**

Show that your bank has implemented the actions it had previously defined to meet the set target.

Report on your bank’s progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.

**Or, in case of changes to implementation plans (relevant for 2nd and subsequent reports only):** describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

*Cannot be answered, see 2.2.* | *Links and references*
Principle 3: Clients and 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.

3.1 Client engagement

Does your bank have a policy or engagement process with clients and customers\(^{11}\) in place to encourage sustainable practices?

☐ Yes ☒ In progress ☐ No

Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?

☐ Yes ☐ In progress ☒ No

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities\(^{12}\). It should include information on relevant policies, actions planned/implemented to support clients’ transition, selected indicators on client engagement and, where possible, the impacts achieved.

This should be based on and in line with the impact analysis, target-setting and action plans put in place by the bank (see P2).

In corporate credit granting, a sustainability analysis is carried out as an integral part of the bank’s business assessment to ensure that corporate credit does not pose sustainability and business ethics risks.

We offer a number of banking products that reward sustainable investments, such as Energy loans, Solar loans and Green car loans.

Based on the updates in MiFID II and IDD, we have integrated an inventory of sustainability preferences into the advisory meeting and our advisory flows.

By informing and educating our customers in the field of sustainability, we accelerate local development to a more sustainable society.

As a savings bank, a large and important part of our mission is to give back to the community we work in. We work actively with various types of community initiatives such as sponsorship to associations, contributions to development projects, education in economics for young people and pensioners’ associations, and value-based programs in collaboration with the school.

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\(^{11}\) A client engagement process is a process of supporting clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

\(^{12}\) Sustainable economic activities promote the transition to a low-carbon, more resource-efficient and sustainable economy.
3.2 Business opportunities
Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services, information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).

<table>
<thead>
<tr>
<th>We have not yet calculated the business opportunities for this.</th>
<th>Links and references</th>
</tr>
</thead>
</table>

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**Principle 4: Stakeholders**
We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society’s goals.

### 4.1 Stakeholder identification and consultation

*Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups) you have identified as relevant in relation to the impact analysis and target setting process?*

- ☒ Yes
- ☐ In progress
- ☐ No

Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank’s impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

We have conducted stakeholder dialogues around sustainability with representatives from the following stakeholder groups.

- The Bank’s Board of Directors – through in-depth interviews
- The bank’s principals – through in-depth interviews
- The bank’s three largest customer sectors (real estate/construction, transport and agriculture) – through in-depth interviews
- The bank’s – employees through workshop and survey
- Students – through workshops

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13 Such as regulators, investors, governments, suppliers, customers and clients, academia, civil society institutions, communities, representatives of indigenous population and non-profit organizations
In addition, we have asked questions about sustainability to the bank’s private and corporate customers through a survey in connection with annual customer satisfaction measurement. In summary, a common denominator is that they see sustainability as a hygiene factor and competitive advantage for the bank. It is expected of the bank that we prioritize, communicate and continuously work with sustainability issues and that we are a spreader of knowledge in the area.

To achieve this, we have identified knowledge and communication as two key areas that we need to improve in.
### Principle 5: Governance & Culture

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

#### 5.1 Governance Structure for Implementation of the Principles

Does your bank have a governance system in place that incorporates the PRB?

- ☐ Yes  ☒ In progress  ☐ No

Please describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support the effective implementation of the Principles. This includes information about

- which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),
- details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as
- remuneration practices linked to sustainability targets.

On behalf of the bank's Board of Directors, the bank’s CEO and management team have the overall responsibility for developing the bank’s sustainability work.

The bank management has conducted a maturity analysis to create an understanding of the current situation and identify future ambitions and what is required to achieve them.

Work to carry out a gap analysis of how we need to adapt our governing documents to our sustainability work and PRB is under development.

### 5.2 Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability trainings for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).

As a competence-enhancing effort, all of the bank's employees and board have undergone a certification training in Sustainability in the financial industry, which we will conduct an annual knowledge update on.

Customer-facing staff have undergone adapted professionally training with focus on sustainability and changes in the EU’s regulations regarding sustainable financing.

All employees have been engaged in a workshop where activities that promote sustainability in all parts of the bank have been identified.
### 5.3 Policies and due diligence processes

Does your bank have policies in place that address environmental and social risks within your portfolio?\(^{14}\) Please describe.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

Please describe what due diligence processes your bank has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

During last year, the bank’s business manager participated as a reference person in the development of a more advanced sustainability analysis in business-related credit lending. This sustainability analysis will highlight our corporate customers' environmental, social and corporate governance risks as a basis for our credit assessment. The results of the sustainability analyses will also be used as a basis for showing our corporate customers' development in the area of sustainability.

We have expanded the personnel resources in the AML area to catch and investigate activities that may indicate money laundering and other unhealthy transactions and behaviors as early as possible.

The policies that concern the area of sustainability are:

- Policy Lending Guidelines
- Policy Measures against money laundering, terrorist financing and financial sanctions
- Policy SRK (Governance/Risk/Control) where Policy Credit risk and Policy Saving are included
- Policy Replacement
- Policy Ethics and Conflicts of Interest
- Policy Rules on transactions with financial instruments made on own account by employees and contractors of Skurups Sparbank

### Self-assessment summary

Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank’s governance system?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
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</thead>
</table>

Does the governance system entail structures to oversee PRB implementation (e.g. incl. impact analysis and target setting, actions to achieve these targets and processes of remedial action in the event targets/milestones are not achieved or unexpected neg. impacts are detected)?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
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</table>

Does your bank have measures in place to promote a culture of sustainability among employees (as described in 5.2)?

- Yes
- In progress
- No

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\(^{14}\) Applicable examples of types of policies are: exclusion policies for certain sectors/activities; zero-deforestation policies; zero-tolerance policies; gender-related policies; social due diligence policies; stakeholder engagement policies; whistle-blower policies etc., or any applicable national guidelines related to social risks.
Principle 6: 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.

6.1 Assurance
Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?
- Yes
- Partially
- ☒ No

If applicable, please include the link or description of the assurance statement.

We have not yet hired anyone to assure our PRB commitment but plan to do so in 2024.

6.2 Reporting on other frameworks
Does your bank disclose sustainability information in any of the listed below standards and frameworks?
- GRI
- ☐ SASB
- ☐ CDP
- ☐ IFRS Sustainability Disclosure Standards (to be published)
- ☐ TCFD
- ☐ Other: ....

6.3 Outlook
What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis\(^{15}\), target setting\(^ {16}\) and governance structure for implementing the PRB)? Please describe briefly.

Over the next 12 months, we plan to:
1. Set our priorities.
2. Set quantitative goals.

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\(^{15}\) For example outlining plans for increasing the scope by including areas that have not yet been covered, or planned steps in terms of portfolio composition, context and performance measurement.

\(^{16}\) For example outlining plans for baseline measurement, developing targets for (more) impact areas, setting interim targets, developing action plans etc.
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td><strong>Continue the work of integrating sustainability throughout the business.</strong></td>
</tr>
<tr>
<td>4.</td>
<td><strong>Ensure competence in the area of sustainability based on the needs of each professional role.</strong></td>
</tr>
<tr>
<td>5.</td>
<td><strong>Strengthen our communication about the area of sustainability.</strong></td>
</tr>
<tr>
<td>6.</td>
<td><strong>Adapt our governing documents to our sustainability work and PRB.</strong></td>
</tr>
</tbody>
</table>
6.4 Challenges

Here is a short section to find out about challenges your bank is possibly facing regarding the implementation of the Principles for Responsible Banking. Your feedback will be helpful to contextualise the collective progress of PRB signatory banks.

What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months (optional question).

If desired, you can elaborate on challenges and how you are tackling these:

☐ Embedding PRB oversight into governance
☐ Customer engagement

☐ Gaining or maintaining momentum in the bank
☐ Stakeholder engagement

☐ Getting started: where to start and what to focus on in the beginning
☒ Data availability
☒ Data quality

☐ Conducting an impact analysis
☐ Access to resources

☐ Assessing negative environmental and social impacts
☐ Reporting

☒ Choosing the right performance measurement methodology/ies
☒ Assurance

☒ Setting targets
☒ Prioritizing actions internally

☐ Other: …

If desired, you can elaborate on challenges and how you are tackling these:
Annex

A set of indicators has been produced for the impact areas of climate mitigation and financial health & inclusion. These indicators will support you in your reporting and in showing progress against PRB implementation. Banks are expected to set targets that address minimum two areas of most significant impact within the first four years after signing the PRB. That means that Banks should ultimately set targets using impact indicators. Acknowledging the fact that banks are in different stages of implementation and on different levels of maturity and therefore might not be able to report on impact from the beginning, a Theory of Change approach has been used to develop the set of indicators below. The Theory of Change shows the pathway to impact and considers the relationship between inputs, actions, outputs, and outcomes in order to achieve impact. The Theory of Change for climate mitigation can be found [here](#), the Theory of Change for financial health & inclusion can be found [here](#).

**How to use:** Both practice (action, outcome and output) and impact performance need to be understood because practice is the conduit for achieving desired impacts (including targets). The Theory of Change allows to identify metrics and set targets which align with a bank’s maturity. The indicators below are all connected to a bank’s impact and can be considered as steps towards measuring impact. Some of the practice indicators (on the action, output, and outcome levels respectively) are connected to portfolio composition and financial targets\(^\text{18}\) (highlighted in green) or to client engagement\(^\text{19}\) targets (highlighted in blue), which enable your overall target. If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex to measure your performance and baseline.\(^\text{20}\) Once you have set the target, you can use the indicators as guidance for your action plan as well as defining Key Performance Indicators (KPIs) which you can then use to measure progress against the set targets.

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\(^{17}\) It is not required from banks to work with the Theory of Change concept internally. In fact, the Theory of Change has been used to structure the requirements of setting SMART targets using relevant indicators.

\(^{18}\) Financial targets also aim for real economy outcomes but are not directly expressed as such. Instead, they are expressed with financial indicators and metrics, e.g., to redirect flows of lending and investments to sectors, activities or projects aligned with SDGs and/or related to the selected impact area. Banks can also set financial targets related to specific types of customers e.g., low-income customers or female entrepreneurs.

\(^{19}\) Client engagement targets involve engaging relevant clients and customers to enable your overall target. The purpose of client engagement is to support clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

\(^{20}\) You might not be able to report on all indicators and/or levels of practice (i.e. from left to right), in which case you should report on all applicable indicators on the respective level of practice no matter if it is an action, output or outcome indicator.
➔ **For Signatories of the Net-Zero Banking Alliance**: please report on the climate targets set as required in the [Guidelines for Climate Target Setting](#). As a member of the Alliance, you are required to publish first 2030 targets for priority sectors within 18 months and further sectoral targets within 36 months after signing. You can use the PRB template to disclose the required climate target information if its publication date is in line with the committed NZBA timeframe.

➔ **For Signatories of the Collective Commitment to Financial Health & Inclusion**: please report on financial health and/or financial inclusion targets set as required in the [Financial Health and Inclusion Commitment Statement](#). As a signatory to the Commitment, you have agreed to set a SMART ambitious target within 18 months after signing. To facilitate your process, please refer to the [Guidance on Target Setting for Financial Health and Inclusion](#) and the [Core Indicators](#) to measure financial health and inclusion. Keep in mind that signatories of the Commitment are encouraged to measure as many indicators as possible from the Core Set or their equivalent to be able to set a SMART impact driven target.
<table>
<thead>
<tr>
<th>Impact area</th>
<th>Practice</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.1.1</td>
<td>Climate strategy: Does your bank have a climate strategy in place?</td>
<td>Yes / In progress / No</td>
</tr>
<tr>
<td>A.1.2</td>
<td>Paris alignment target: Has your bank set a long-term portfolio-wide Paris-alignment target? To become net zero by when?</td>
<td>Yes / In progress / No; If yes: - please specify: to become net zero by when? - Emissions baseline / base year: What is the emissions baseline / base</td>
</tr>
</tbody>
</table>

21 Practice: the bank’s portfolio composition in terms of key sectors, its client engagement, and its relevant policies and processes, and, if applicable, its advocacy practices
22 Impact: the actual impact of the bank’s portfolio
23 If possible and/or necessary, please contextualize the progress: Greenhouse gas emissions might even increase initially because the scope of measurements is extended and financial emissions from a growing proportion of the portfolio are measured, emission factors are updated etc. Emission reductions made by the clients should over time lead to a decrease in GHG emissions financed.
| A.1.3 | Policy and process for client relationships: has your bank put in place rules and processes for client relationships (both new clients and existing clients), to work together towards the goal of transitioning the clients' activities and business model? | Yes / In progress / No | A.2.3 | Sector-specific emission intensity (per clients' physical outputs or per financial performance): What is the emission intensity within the relevant sector? | Please specify which sector (depending on the sector and/or chosen metric): kg of CO₂e/kWh, CO₂e/m², kg of CO₂e/USD invested, or kg of CO₂e/revenue or profit |
| A.1.4 | Portfolio analysis: Has your bank analyzed (parts of) its lending and/or investment portfolio in terms of financed emissions (Scope 3, category 15); technology mix or carbon-intensive sectors in the portfolio? | Yes / In progress / No; If yes: please specify which parts of the lending and investment portfolio you have analyzed | A.2.4 | Proportion of financed emissions covered by a decarbonization target: What proportion of your bank’s financed emissions is covered by a decarbonization target, i.e. stem from clients with | % (denominator: financed emissions in scope of the target set) |

24 A list of carbon-intensive sectors can be found in the Guidelines for Climate Target Setting.
25 Transition finance is defined as financing the transition towards a low-carbon future in alignment with the Paris climate goals. It entails any form of financial support for non-pure play green activities to become greener and reduce emissions.
### A.1.5 Business opportunities and financial products:

Has your bank developed financial products tailored to support clients' and customers' reduction in GHG emissions (such as energy efficient mortgages, green loans, green bonds, green securitisations etc.)?

<table>
<thead>
<tr>
<th>Yes / In progress / No; Please specify which ones, and what financial volume and/or % of the portfolio they account for</th>
<th>a transition plan in place?</th>
</tr>
</thead>
</table>

### B. Financial health

#### B.1.1 *# of products and services in the portfolio with a focus on financial health*

| # of products and services in the portfolio with a focus on financial health | Internal data based. Measures how many of the products and services in the portfolio have a financial health focus. We deem a product or service to have this focus when it facilitates decision making and supports financial health increase based on our definition of financial health. This covers products and services embedded with nudges to simplify decision making, round-up, high yield savings accounts, easy investment tools, etc. | B.2.1 | % of individuals supported with dedicated and effective financial and/or digital education initiatives | Based on internal data. Measures the number of users (customers and non-customers) of financial and/or digital skills-building initiatives offered by the bank. An initiative encompasses courses, programs, training videos, articles, SMS education campaigns, etc. Dedicated means that the initiative was specially created for a defined group of individuals (in many cases a prioritized group). Effective |

#### B.2.1 *# of individuals supported with dedicated and effective financial and/or digital education initiatives*

#### B.3.1 *% of individuals with a good and/or very good level of financial skills*

Assessment based. Measures the percentage of individuals with a good and/or very good level of financial skills according to the assessment chosen by the financial institution. Should be measured on individuals benefitting from the bank's financial education initiatives.

#### B.4.1 % of customers with a high level of financial health

Survey and/or transactional data based. Measures the percentage of customers with a high level of financial health according to the score chosen by the financial institution.
<table>
<thead>
<tr>
<th>B.1.2</th>
<th>% of relevant employees supported with effective training on financial inclusion, responsible credit and/or financial health</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Based on internal data. Measures the percentage of relevant employees supported with effective training on financial inclusion, responsible credit and/or financial health. Including training to attend the needs of prioritized groups. Effective means that the bank has measured if the initiative is successful in generating the desired results of</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B.2.2</th>
<th>% of customers actively using the online/mobile banking platform/tools</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Transactional data based. Measures the percentage of customers logging in, at least once a month, to one of the following digital platforms (measure those applicable for your bank): Online internet banking and/or mobile phone banking and/or digital tools (including</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B.3.2</th>
<th>% of customers who use the bank's services to create a financial action plan with the bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Transactional and/or survey data based. Measures the percentage of customers who create a financial action plan with the bank using the bank's services. A financial action plan is anything that helps the customer build financial resilience. It is done &quot;with the bank&quot; if the bank can visualize,</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B.4.2</th>
<th>% of customers for which spending exceeded 90% of inflows for more than 6 months last year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Survey and/or transactional data based. Measures the percentage of customers with a transaction account and/or savings/investment accounts for which spending exceeded 90% of inflows for more than 6 months in the year within the reporting period compared to the total of customers within PRB scope. Focus on main</td>
</tr>
</tbody>
</table>
stronger skills, and thus, any individual that is supported with the initiative will achieve the desired results. Relevant employees are those the bank prioritizes in the training program due to their direct impact on the customers’ financial health.

| B.1.3 | # of partnerships active to achieve financial health and inclusion targets | Based on internal data. Measures the number of partnerships currently active to achieve financial health and inclusion targets. By active we mean that are currently undergoing actions and generating results. We suggest disclosing the results of the partnerships in the commentary of the reports. | B.3.3 | % of customers using overdraft regularly | Transactional data based. Measures the percentage of customers using the overdraft option in their accounts or credit cards, regularly. Overdraft can be used to handle unexpected emergencies but more than 1/3 of the year (banks may deviate if proper reasons are provided) denotes regularity and a precursor to lower financial health | B.4.3 | % of customers that feel confident about their financial situation in the next 12 months | Survey based data. Measures the percentage of customers that answered positively to feeling confident about their financial situation in the next 12 months compared to the total number of customers surveyed. By confident we mean not feeling worried about their financial situation. |
| B.3.4 | % of customers with a non-performing loan | Transactional data based. Measures the percentage of customers with past-due loans ("past due") | B.4.4 | % of customers with products connected to long-term saving and investment plans | Transactional and/or survey data based. Measures the percentage of customers with products |
| B.3.5 | % of customers showing an increase or stable amounts in savings, deposit and/or investment account balances, quarter on quarter. | Transactional data based. Measures the percentage of customers showing an increase or stable amounts in savings and/or deposit AND/OR investment accounts balances, quarter on quarter. | B.4.5 | % of customers that would struggle to raise emergency funds or cover with insurance a major unexpected expense. Survey based data. Measures the percentage of customers that would struggle to raise emergency funds or cover with insurance a major unexpected expense. We consider a major unexpected expense, one that the customer hadn't planned for and would require them to spend more than what they have available for secondary expenses in their monthly budget or 1/20th of the country's Gross National Income (banks may deviate if proper reasons are provided). A good example is: unforeseen medical bills, large appliance malfunctioning, car repair, etc. |
using the question: "If a major unexpected expense arises, how can you cover it right now?" and give the multiple choice options of insurance, emergency funds, loan, credit card, family/friends, etc.

C. Financial Inclusion

C.1.1 * # of products and services in the portfolio with a focus on financial inclusion

Internal data based. Measures how many of the products and services in the portfolio have a financial inclusion focus. We deem a product or service to have this focus when its design facilitates the access and usage by the prioritized customer. For example, no-fee savings account, low interest microloan, offline access or sim-based banking apps, etc

C.2.1 # of individuals supported with dedicated and effective financial and/or digital education initiatives

Based on internal data. Measures the number of users (customers and non customers) of financial and/or digital skills-building initiatives offered by the bank. An initiative encompasses courses, programs, training videos, articles, SMS education campaigns, etc. Dedicated means that the initiative was specially created for a defined group of individuals (in many cases a prioritized group). Effective means that the bank has measured if the initiative is

C.3.1 * % of individuals with a good and/or very good level of financial skills

Assessment based. Measures the percentage of individuals with a good and/or very good level of financial skills according to the assessment chosen by the financial institution. Should be measured on individuals benefitting from the bank's financial education initiatives.

C.4.1 % of customers with 2 or more active financial products, from different categories, with the bank

Transactional data based. Measures the percentage of customers with 2 or more active financial products, from different categories, with the bank. By active we mean there's at least one usage per month. By category we mean credit/debit, savings/deposit/payment, insurance, investment, etc. Once a target has been set for this indicator, we encourage banks to ensure responsible selling policies or other initiatives so that the target doesn't become a toxic incentive.
<table>
<thead>
<tr>
<th>C.1.2</th>
<th>% of relevant employees supported with effective training on financial inclusion, responsible credit and/or financial health</th>
</tr>
</thead>
<tbody>
<tr>
<td>C.2.2</td>
<td>% of customers with effective access to a basic banking product</td>
</tr>
<tr>
<td>C.3.2</td>
<td>% of customers supported with dedicated customer journey/advisory services</td>
</tr>
</tbody>
</table>

Based on internal data. Measures the percentage of relevant employees supported with effective training on financial inclusion, responsible credit and/or financial health. Including training to attend the needs of prioritized groups. Effective means that the bank has measured if the initiative is successful in generating the desired results of stronger skills, and thus, any individual that is supported with the initiative will achieve the desired results. A bank can't count a click as an individual so we encourage that the data is presented as # of individuals for deanonymized users and # of interactions for anonymized users.

Based on internal data. Measures the percentage of customers with effective access to a basic banking product. By effective we mean the usage beyond first access. Basic banking products vary by bank. Good examples are: checking accounts, payment accounts, credit cards, saving accounts, deposit accounts, etc. Transactional data based. Where dedicated customer journey/advisory services are in place for prioritized groups, this indicator measures the percentage of customers using such services. Depending on size of bank, either number or percentage can be the unit of measure.
**C.1.3** # of partnerships active to achieve financial health and inclusion targets

Based on internal data. Measures the number of partnerships currently active to achieve financial health and inclusion targets. By active we mean that are currently undergoing actions and generating results. We suggest disclosing the results of the partnerships in the commentary of the reports.

**C.2.3** # of new customers per month

Transactional data based. Measures the number of new customers per month. Once the bank sets a target, this indicator can become a KPI to measure the percentage of new customers from the prioritized groups, per month.

**C.3.3** % of customers actively using the online/mobile banking platform/tools

Transactional data based. Measures the percentage of customers logging in, at least once a month, to one of the following digital platforms (measure those applicable for your bank): Online internet banking and/or mobile phone banking and/or digital tools (including financial health tools, if applicable).