

PRINCIPLES FOR RESPONSIBLE BANKING

Shaping our future

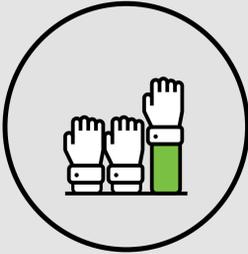


PRINCIPLES FOR RESPONSIBLE BANKING

Why now?



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



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

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



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

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



PURPOSE

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



VISION

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



MISSION

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

What are the Principles?



01 ALIGNMENT

Align our business strategy with society's goals as expressed in the SDGs, Paris Climate Agreement and other frameworks



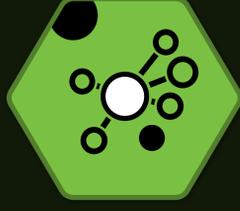
02 IMPACT

Continuously increase our positive impacts while reducing our negative impacts



03 CLIENTS & CUSTOMERS

Work responsibly with our clients and customers to create shared prosperity for current and future generations



04 STAKEHOLDERS

Consult, engage and partner with relevant stakeholders to achieve society's goals



05 GOVERNANCE & TARGET SETTING

Implement commitments through effective governance and setting targets for our most significant impacts



06 TRANSPARENCY & ACCOUNTABILITY

Commit to transparency and accountability for our positive and negative impacts, and our contribution to society's goals

Key features of the Principles



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



Alignment with the Sustainable Development Goals and the Paris Climate Agreement



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



Transparency and Accountability through public reporting and review



Guidance, expert advice and peer learning to support implementation

Who has created these Principles?



PRINCIPLES FOR RESPONSIBLE BANKING

Get involved and become an Endorser of the Principles

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