



Chinabank

2025 Integrated Report

Sustainability Notes & Indices

About this Document

As we continue to enhance the transparency of our sustainability- and climate-related disclosures, we are providing this document to map them into the relevant standards and requirements, enhancing the visibility and comparability of our reports on governance, strategy, risk management, metrics and targets.

This document contains sustainability-related notes and indices aimed at providing a supplemental guide to the Chinabank 2025 Integrated Report.

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Abbreviations

IFRS	International Financial Reporting Standards
S1	General Requirements for Disclosure of Sustainability-related Financial Information
S2	Climate-related Disclosures
GRI	Global Reporting Initiative
SASB	Sustainability Accounting Standards Board

Topic Boundary

INDEX

Our Capital	Topic	Boundary	Disclosure Reference
Financial and Manufactured	<i>Shared Growth</i>	Business Operations, Customers, Employees, Shareholders, Suppliers, Communities, Government and Regulators	
	Direct Economic Value Generated and Distributed		GRI 3-3, 201-1
	Contribution to the SDGs		GRI 3-3, 203-1, 203-2 SASB FN-CB-240a.1 SASB FN-CB-240a.4
Intellectual	<i>Focused on our clients</i>	Business Operations, Customers, Employees, and Regulators	
	Digital Banking		GRI 3-3
	Artificial Intelligence		
	Business Solutions, Data and Cloud Cybersecurity		GRI 3-3, 410-1, 418-1 SASB FN-CB-230a.1 SASB FN-CB-230a.2
Human	<i>One Chinabank</i>	Business Operations, and Employees	
	People Management		GRI 3-3, 2-7, 2-8
	Equal Opportunity		GRI 3-3, 405-1, 406-1
	Occupational Safety and Health Management System		GRI 3-3, 401-3, 403-1, 403-2, 403-3, 403-6, 403-7, 403-8
	Talent Attraction		GRI 3-3, 401-1
	Engagement and Retention		GRI 2-25, 401-1
	Training and Education		GRI 3-3, 404-1, 404-2
	Career Advancement and Succession		GRI 404-3
	Annual Performance Evaluation		GRI 404-3
	Retirement Policy		GRI 201-3, 404-2
	Remuneration		GRI 2-20, 401-2
	Collective Bargaining Agreement		GRI 2-30
Social and Relationship	<i>A Trusted Partner</i>	Business Operations, Customers, Employees, Communities, and Regulators	
	Stakeholder Engagement		GRI 3-3, 205-1, 406-1, 413-1
	Materiality Assessment		SASB FN-CB-230a.2
	Customer Relationship Management		
	Consumer Protection and Assistance		GRI 3-3, 410-1, 418-1, 413-1
	Customer Assistance		SASB FN-CB-230a.1
	Data Privacy		SASB FN-CB-240a.4
	Corporate Social Responsibility		
Financial Inclusion			
Natural	<i>Conscious of Nature</i>	Business Operations, and Employees	
	Scope 1: Direct Emissions from Owned or Controlled Sources		GRI 302-1, 305-1
	Scope 2: Indirect Emissions from the Generation of Purchased Electricity		GRI 302-1, 305-2
	Scope 3: All other indirect emissions that are a result of the activities of an organization, but are not included in scope 2		SASB FN-CB-410b.1 SASB FN-CB-410b.4
	Water Consumption		GRI 303-5

GRI Content Index

Statement of use China Banking Corporation has reported the information cited in this GRI content index for the period of January 1, 2025 to December 31, 2025 with reference to the GRI Standards.

GRI Standards	Disclosure	Page Number and/or Direct Answers	
GRI 1 used:	GRI 1 Foundation 2021	NA	
General Disclosures			
GRI 2: General Disclosures 2021	The organization and its reporting practices		
	2-1	Organizational details	4, 8-12, 105
	2-2	Entities included in the organization's sustainability reporting	4, 8-12
	2-3	Reporting period, frequency and contact point	2
	2-4	Restatements of information	No restatements for this year
	2-5	External assurance	148-151
	Activities and workers		
	2-6	Activities, value chain, and other business relationships	4, 8-12, 18-19, 93-96
	2-7	Employees	50, 67, 68
	2-8	Workers who are not employees	51, 67, 68
	Governance		
	2-9	Governance structure and composition	81, 83, 89
	2-10	Nomination and selection of the highest governance body	85
	2-11	Chair of the highest governance body	89
	2-12	Role of the highest governance body in overseeing the management of impacts	81, 83, 84, 89
	2-13	Delegation of responsibility for managing impacts	89
	2-14	Role of the highest governance body in sustainability reporting	32
	2-15	Conflicts of interest	93-96
	2-16	Communication of critical concerns	34-35, 93-96
	2-17	Collective knowledge of the highest governance body	86-87
	2-18	Evaluation of the performance of the highest governance body	88
2-19	Remuneration policies	87, 93-96	
2-20	Process to determine remuneration	Confidentiality constraints. While the bank believes that its process for determining remuneration is appropriate, it is constrained to disclose its process.	
2-21	Annual total compensation ratio	Confidentiality constraints.	

			While the bank believes that its annual total compensation ratio is appropriate, it is constrained to disclose the ratio.
Strategy, policies and practices			
2-22	Statement on sustainable development strategy		38-39
2-23	Policy commitments		4, 8-12, 38-39, 93-96
2-24	Embedding policy commitments		32-33
2-25	Processes to remediate negative impacts		34-35, 53, 93-96
2-26	Mechanisms for seeking advice and raising concerns		34-35, 93-96
2-27	Compliance with laws and regulations		Confidentiality constraints. While the bank is not subject to any significant fines or non-monetary sanctions, it is constrained to disclose the number of pending discussions.
2-28	Membership associations		See list below
Stakeholder engagement			
2-29	Approach to stakeholder engagement		34-35, 36-37
2-30	Collective bargaining agreements		55
Material Topics			
GRI 3: Material Topics 2021	3-1	Process to determine material topics	2, 36-37
	3-2	List of material topics	36-37
Economic Performance			
GRI 3: Material Topics 2021	3-3	Management of material topics	30
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	30
	201-3	Defined benefit plan obligations and other retirement plans	55
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	41, 70-73
	203-2	Significant indirect economic impacts	41, 70-73
Data Privacy and Cybersecurity			
GRI 3: Material Topics 2021	3-3	Management of material topics	42
GRI 410: Security Practice	410-1	Security personnel trained in human rights policies or procedures	42-43
Digitalization and Innovation			
GRI 3: Material Topics 2021	3-3	Management of material topics	42
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	42-43
Legal and Regulatory Compliance			
GRI 3: Material Topics 2021	3-3	Management of material topics	51
GRI 2: General Disclosures 2021	2-27	Compliance with laws and regulations	Confidentiality constraints. While the bank is not subject to any significant fines or non-monetary

			sanctions, it is constrained to disclose the number of pending discussions
GRI 406: Non-Discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	51
Customer Satisfaction			
GRI 3: Material Topics 2021	3-3	Management of material topics	49
GRI 2: General Disclosures 2021	2-29	Approach to stakeholder engagement	34-35, 36-37
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	56-57
Market Share			
GRI 3: Material Topics 2021	3-3	Management of material topics	8-12
GRI 2: General Disclosures 2021	2-6	Activities, value chain, and other business relationships	4, 8-12, 18-19
Risk and Disaster Management			
GRI 3: Material Topics 2021	3-3	Management of material topics	51-52
GRI 403: Occupational Health And Safety 2018	403-1	Occupational health and safety management system	51-52
	403-2	Hazard identification, risk assessment, and incident investigation	51-52
	403-3	Worker training on occupational health and safety	51-52
	403-6	Promotion of worker health	51-52
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	51-52
	403-8	Workers covered by an occupational health and safety management system	51-52
Business Ethics and Anti-Corruption			
GRI 3: Material Topics 2021	3-3	Management of material topics	81, 82, 93
GRI 2: General Disclosures 2021	2-22	Statement on sustainable development strategy	38-39
	2-23	Policy commitments	38-39, 93-96
	2-24	Embedding policy commitments	32-33
	2-25	Processes to remediate negative impacts	34-35, 53, 93-96
	2-26	Mechanisms for seeking advice and raising concerns	34-35, 93-96
GRI 205: Anti-Corruption 2016	205-1	Operations assessed for risks related to corruption	93-96
Corporate Governance			
GRI 3: Material Topics 2021	3-3	Management of material topics	81, 82, 93
GRI 2: General Disclosures 2021	2-9	Governance structure and composition	81, 83, 89
	2-10	Nomination and selection of the highest governance body	85
	2-11	Chair of the highest governance body	89
	2-12	Role of the highest governance body in overseeing the management of impacts	81, 83, 84, 89
Talent Attraction and Retention			
GRI 3: Material Topics 2021	3-3	Management of material topics	52, 53, 55

GRI 401: Employment 2016	401-1	New employee hires and employee turnover	53, 68 ,69
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	55
	401-3	Parental leave	51
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	53-55, 68
	404-2	Programs for upgrading employee skills and transition assistance programs	53-55, 68
	404-3	Percentage of employees receiving regular performance and career development reviews	54, 55, 69
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	51
Energy, Water and Emissions			
GRI 3: Material Topics 2021	3-3	Management of material topics	74-75
GRI 302: Energy 2016	302-1	Energy consumption within the organization	74
GRI 303: Water and Effluents 2018	303-5	Water consumption	75
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	74
	305-2	Energy Indirect (Scope 2) GHG emissions	74

Memberships in Associations:

ACI Philippines; Association of Bank Compliance Officers, Inc.; Association of Bank Remittance Officers, Inc.; Association of Philippine Correspondent Banking Officers, Inc.; Bankers' Association of the Philippines; Bankers' Institute of the Philippines, Inc.; Bank Marketing Association of the Philippines; Business Continuity Managers Association of the Philippines; Chamber of Thrift Banks; Credit Card Association of the Philippines; Credit Management Association of the Philippines; Financial Executives of the Philippines; Fund Managers Association of the Philippines; Good Governance Advocates and Practitioners of the Philippines; Information Security Officers Group; Investment House Association of the Philippines; Money Market Association of National Advertisers; Personnel Management Association; Philippine Association of National Advertisers; Philippine Business for the Environment; Philippine Payments Management, Inc.; Public Relations Society of the Philippines; Trust Officers Association of the Philippines; UNISDR Private Sector Alliance for Disaster Resilient Societies; Various Local Business Clubs

SASB Content Index

Among the industry-specific sustainability accounting standards which is categorized pursuant to the Sustainable Industry Classification System (SICS), we used “Commercial Banks” as our chosen industry standard. We deemed it the most relevant in disclosing information about the sustainability-related risks and opportunities that could reasonably be expected to affect our cash flows, access to finance or cost of capital over the short, medium or long term.

Table 1. Sustainability Disclosure Topics & Metrics

Topic	Metric	Code	Page Numbers
Data Security	(1) Number of data breaches (2) percentage that are personal data breaches (3) number of account holders affected	FN-CB-230a.1	No significant data privacy breach recorded
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Pages 42-46
Financial Inclusion and Capacity Building	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	FN-CB-240a.1	Pages 70-73
	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	FN-CB-240a.2	Not disclosed
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Not disclosed
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	Pages 56-57, 70-71
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	Pages 58-63
Financed Emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-CB-410b.1	Pages 74-75
	Gross exposure for each industry by asset class	FN-CB-410b.2	Not disclosed
	Percentage of gross exposure included in the financed emissions calculation	FN-CB-410b.3	Not disclosed
	Description of the methodology used to calculate financed emissions	FN-CB-410b.4	Pages 75
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	(Under Notes to FS) Pages 104
	Description of whistleblower policies and procedures	FN-CB-510a.2	Page 94-95

Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Not applicable
	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long term corporate strategy, and other business activities	FN-CB-550a.2	Pages 97-100, 124-133

Table 2. Activity Metrics

Metric	Category	Unit of Measure	Code	Page Number
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	Number, Presentation currency	FN-CB-000.A	(Under Notes to FS) Page 104
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	Number, Presentation currency	FN-CB-000.B	(Under Notes to FS) Page 131-134

IFRS S1 & S2 Content Mapping

IFRS S1

REFERENCE NUMBER	DISCLOSURE DESCRIPTION	PAGE NUMBER
GOVERNANCE		
IFRS S1-27(a)	The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of sustainability-related risks and opportunities, including information about:	32-33
	(i) How responsibilities for sustainability related risks and opportunities are reflected in the terms of reference, mandates, role descriptions and other related policies applicable to that body(s) or individual(s)	32-33
	(ii) How the body(s) or individual(s) determines whether appropriate skills and competencies are available or will be developed to oversee strategies designed to respond to sustainability-related risks and opportunities	33
	(iii) How the and how often the body(s) or individual(s) is informed about sustainability-related risks and opportunities	32-33
	(iv) How the body(s) or individual(s) takes into account sustainability-related risks and opportunities when overseeing the entity's strategy, its decisions on major transactions and its risk management processes and related policies, including whether the body(s) or individual(s) has considered trade-offs associated with those risks and opportunities	38-40
	(v) How the body(s) or individual(s) oversees the setting of targets related to sustainability related risks and opportunities and monitors progress towards those targets, including whether and how related performance metrics are included in remuneration policies	32-33, 70-73, 76
IFRS S1-27(b)	Management's role in the governance processes, controls and procedures used to monitor, manage and oversee sustainability-related risks and opportunities, including information about:	32-33, 58-65
	(i) Whether the role is delegated to a specific management-level position or management level committee and how oversight is exercised over that position or committee	32-33
	(ii) Whether management uses controls and procedures to support the oversight of sustainability-related risks and opportunities and, if so, how these controls and procedures are integrated with other internal functions	32-33, 38-41, 58-65
STRATEGY		
Sustainability-related risks and opportunities		
IFRS S1-30(a)	Sustainability-related risks and opportunities that could reasonably be expected to affect the entity's prospects	38-40, 58-65
IFRS S1-30(b)	The time horizons—short, medium or long term—over which the effects of each of those sustainability-related risks and opportunities could reasonably be expected to occur	38-40, 60, 76
IFRS S1-30(c)	The definitions of 'short term', 'medium term' and 'long term' and how these definitions are linked to the planning horizons used by the entity for strategic decision-making	60

Business model and value chain		
IFRS S1-32(a)	A description of the current and anticipated effects of sustainability-related risks and opportunities on the entity's business model and value chain	28-29, 38, 58-65
IFRS S1-32(b)	A description of where in the entity's business model and value chain sustainability-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets)	28-29, 38, 58-65
Strategy and decision-making		
IFRS S1-33(a)	How the entity has responded to, and plans to respond to, sustainability-related risks and opportunities in its strategy and decision-making	38-41
IFRS S1-33(b)	The progress against plans the entity has disclosed in previous reporting periods, including quantitative and qualitative information	70-76
IFRS S1-33(c)	Trade-offs between sustainability-related risks and opportunities that the entity considered (for example, in making a decision on the location of new operations, an entity might have considered the environmental impacts of those operations and the employment opportunities they would create in a community)	58-65
Financial position, financial performance and cash flows		
IFRS S1-34(a)	The effects of sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period (current financial effects)	We do not have enough information to make a reasonable assessment of the anticipated effects of sustainability-related risks and opportunities on our financial position, financial performance and cash flows over the short, medium and long term, other than those that we have already considered in our operating budgets.
IFRS S1-34(b)	The anticipated effects of sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how sustainability-related risks and opportunities are included in the entity's financial planning (anticipated financial effects)	
IFRS S1-35(a)	Quantitative and qualitative information about how sustainability-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period	
IFRS S1-35(b)	Quantitative and qualitative information about the sustainability-related risks and opportunities identified in paragraph 35(a) for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements	
IFRS S1-35(c)	Quantitative and qualitative information about how the entity expects its financial position to change over the short, medium and long term, given its strategy to manage sustainability-related risks and opportunities, taking into consideration:	
	(i) Its investment and disposal plans (for example, plans for capital expenditure, major acquisitions and divestments, joint ventures, business transformation, innovation, new business areas, and asset retirements), including plans the entity is not contractually committed to	
	(ii) Its planned sources of funding to implement its strategy	
IFRS S1-35(d)	Quantitative and qualitative information about how the entity expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage sustainability-related risks and opportunities	

Resilience		
IFRS S1-41	A qualitative and, if applicable, quantitative assessment of the resilience of its strategy and business model in relation to its sustainability related risks, including information about how the assessment was carried out and its time horizon	58-65
RISK MANAGEMENT		
IFRS S1-44(a)	The processes and related policies the entity uses to identify, assess, prioritize and monitor sustainability-related risks, including information about	58-65
	(i) The inputs and parameters the entity uses (for example, information about data sources and the scope of operations covered in the processes)	58-65
	(ii) Whether and how the entity uses scenario analysis to inform its identification of sustainability-related risks	58-65
	(iii) How the entity assesses the nature, likelihood and magnitude of the effects of those risks (for example, whether the entity considers qualitative factors, quantitative thresholds or other criteria)	58-65
	(iv) Whether and how the entity prioritizes sustainability-related risks relative to other types of risk	58-65
	(v) How the entity monitors sustainability related risks	58-65
	(vi) Whether and how the entity has changed the processes it uses compared with the previous reporting period	58-65
IFRS S1-44(b)	The processes the entity uses to identify, assess, prioritize and monitor sustainability-related opportunities	58-65
IFRS S1-44(c)	The extent to which, and how, the processes for identifying, assessing, prioritizing and monitoring sustainability-related risks and opportunities are integrated into and inform the entity's overall risk management process	58-65
METRICS AND TARGETS		
IFRS S1-46(a)	Metrics required by an applicable IFRS Sustainability Disclosure Standard for each sustainability-related risk and opportunity that could reasonably be expected to affect the entity's prospects	66-76
IFRS S1-46(b)	Metrics the entity uses to measure and monitor that sustainability-related risk or opportunity and its performance in relation to that sustainability related risk or opportunity, including progress towards any targets the entity has set, and any targets it is required to meet by law or regulation	66-76
IFRS S1-51(a)	The metric used to set the target and to monitor progress towards reaching the target	70-76
IFRS S1-51(b)	The specific quantitative or qualitative target the entity has set or is required to meet	76
IFRS S1-51(c)	The period over which the target applies	76
IFRS S1-51(d)	The base period from which progress is measured	76
IFRS S1-51(e)	Any milestones and interim targets	76
IFRS S1-51(f)	Performance against each target and an analysis of trends or changes in the entity's performance	76
IFRS S1-51(g)	Any revisions to the target and an explanation for those revisions	Not applicable

IFRS S2

REFERENCE NUMBER	DISCLOSURE DESCRIPTION	PAGE NUMBER
GOVERNANCE		
IFRS S2-6(a)	The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities, including information about	32-33
	(i) How responsibilities for climate-related risks and opportunities are reflected in the terms of reference, mandates, role descriptions and other related policies applicable to that body(s) or individual(s)	32-33
	(ii) How the body(s) or individual(s) determines whether appropriate skills and competencies are available or will be developed to oversee strategies designed to respond to climate-related risks and opportunities	33
	(iii) How the and how often the body(s) or individual(s) is informed about climate-related risks and opportunities	32-33
	(iv) How the body(s) or individual(s) takes into account climate-related risks and opportunities when overseeing the entity's strategy, its decisions on major transactions and its risk management processes and related policies, including whether the body(s) or individual(s) has considered trade-offs associated with those risks and opportunities	38-40
	(v) How the body(s) or individual(s) oversees the setting of targets related to climate related risks and opportunities and monitors progress towards those targets, including whether and how related performance metrics are included in remuneration policies	32-33, 70-73, 76
IFRS S2-6(b)	Management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities, including information about	32-33, 58-65
	(i) Whether the role is delegated to a specific management-level position or management-level committee and how oversight is exercised over that position or committee	32-33
	(ii) Whether management uses controls and procedures to support the oversight of climate-related risks and opportunities and, if so, how these controls and procedures are integrated with other internal functions	32-33, 38-41, 58-65
STRATEGY		
IFRS S2-9(a)	The climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects	38, 59
IFRS S2-9(b)	The current and anticipated effects of those climate-related risks and opportunities on the entity's business model and value chain	38, 58-65
IFRS S2-9(c)	The effects of those climate-related risks and opportunities on the entity's strategy and decision-making, including information about its climate-related transition plan	38, 58-65
IFRS S2-9(d)	The effects of those climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those climate-related risks and opportunities have been factored into the entity's financial planning	We do not have enough information to make a reasonable assessment of the anticipated effects of climate-related risks and

		opportunities on our financial position, financial performance and cash flows over the short, medium and long term, other than those that we have already considered in our operating budgets.
IFRS S2-9(e)	The climate resilience of the entity's strategy and its business model to climate-related changes, developments and uncertainties, taking into consideration the entity's identified climate-related risks and opportunities	39-41, 58-65
Climate-related risks and opportunities		
IFRS S2-10(a)	Climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects	38-40, 58-65
IFRS S2-10(b)	For each climate-related risk the entity has identified, whether the entity considers the risk to be a climate-related physical risk or climate-related transition risk	58-65
IFRS S2-10(c)	For each climate-related risk and opportunity the entity has identified, over which time horizons—short, medium or long term—the effects of each climate-related risk and opportunity could reasonably be expected to occur	38-40, 60, 76
IFRS S2-10(d)	How the entity defines 'short term', 'medium term' and 'long term' and how these definitions are linked to the planning horizons used by the entity for strategic decision-making	60
Business model and value chain		
IFRS S2-13(a)	A description of the current and anticipated effects of climate-related risks and opportunities on the entity's business model and value chain	28-29, 38, 58-65
IFRS S2-13(b)	A description of where in the entity's business model and value chain climate-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets)	28-29, 38, 58-65
Strategy and decision-making		
IFRS S2-14(a)	How the entity has responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including how the entity plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation, including the information about	38-41, 58-65, 74-76
	(i) Current and anticipated changes to the entity's business model, including its resource allocation, to address climate related risks and opportunities (for example, these changes could include plans to manage or decommission carbon-, energy- or water-intensive operations; resource allocations resulting from demand or supply-chain changes; resource allocations arising from business development through capital expenditure or additional expenditure on research and development; and acquisitions or divestments)	38-41, 58-65, 74-75

	(ii) Current and anticipated direct mitigation and adaptation efforts (for example, through changes in production processes or equipment, relocation of facilities, workforce adjustments, and changes in product specifications)	38-41, 58-65, 74-75
	(iii) Current and anticipated indirect mitigation and adaptation efforts (for example, through working with customers and supply chains)	38-41, 58-65, 74-75
	(iv) Any climate-related transition plan the entity has, including information about key assumptions used in developing its transition plan, and dependencies on which the entity's transition plan relies	38-41, 58-65, 74-75
	(v) How the entity plans to achieve any climate-related targets, including any greenhouse gas emissions targets	38-41, 74-75
IFRS S2-14(b)	How the entity is resourcing, and plans to resource, the activities disclosed in accordance with 14(a)	38-41, 58-65, 74-75
IFRS S2-14(c)	Quantitative and qualitative information about the progress of plans disclosed in previous reporting periods in accordance with paragraph 14(a)	38-41, 58-65, 74-75
Financial position, financial performance and cash flows		
IFRS S2-15(a)	The effects of climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period (current financial effects)	We do not have enough information to make a reasonable assessment of the anticipated effects of climate-related risks and opportunities on our financial position, financial performance and cash flows over the short, medium and long term, other than those that we have already considered in our operating budgets.
IFRS S2-15(b)	The anticipated effects of climate-related risks and opportunities on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how climate-related risks and opportunities are included in the entity's financial planning (anticipated financial effects)	
IFRS S2-16(a)	How climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period	
IFRS S2-16(b)	The climate-related risks and opportunities identified in paragraph 16(a) for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements	
IFRS S2-16(c)	How the entity expects its financial position to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities, taking into consideration	
	(i) Its investment and disposal plans (for example, plans for capital expenditure, major acquisitions and divestments, joint ventures, business transformation, innovation, new business areas, and asset retirements), including plans the entity is not contractually committed to (ii) Its planned sources of funding to implement its strategy	
IFRS S2-16(d)	How the entity expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities (for example, increased revenue from products and services aligned with a lower-carbon economy; costs arising from physical damage to assets from climate events; and expenses associated with climate adaptation or mitigation)	
Climate resilience		
IFRS S2-22(a)	The entity's assessment of its climate resilience as at the reporting date, including the information about	38, 58-65
	(i) The implications, if any, of the entity's assessment for its strategy and business model, including how the entity would need to respond to the effects identified in the climate-related scenario analysis	38-41, 58-65

	(ii) The significant areas of uncertainty considered in the entity's assessment of its climate resilience	38, 58-65
	(iii) The entity's capacity to adjust or adapt its strategy and business model to climate change over the short, medium and long term, including:	38-41, 58-65
	(1) The availability of, and flexibility in, the entity's existing financial resources to respond to the effects identified in the climate-related scenario analysis, including to address climate-related risks and to take advantage of climate-related opportunities (2) The entity's ability to redeploy, repurpose, upgrade or decommission existing assets. (3) The effect of the entity's current and planned investments in climate related mitigation, adaptation and opportunities for climate resilience.	38-41, 58-65
IFRS S2-22(b)	How and when the climate-related scenario analysis was carried out, including the information about	We do not have enough information to make a reasonable assessment of the impact of climate-related scenarios on the bank.
	(i) The inputs the entity used, including	
	(1) Which climate-related scenarios the entity used for the analysis and the sources of those scenarios	
	(2) Whether the analysis included a diverse range of climate-related scenarios.	
	(3) Whether the climate-related scenarios used for the analysis are associated with climate-related transition risks or climate-related physical risks.	
	(4) Whether the entity used, among its scenarios, a climate-related scenario aligned with the latest international agreement on climate change.	
	(5) Why the entity decided that its chosen climate-related scenarios are relevant to assessing its resilience to climate related changes, developments or uncertainties	
	(6) The time horizons the entity used in the analysis	
	(7) What scope of operations the entity used in the analysis (for example, the operating locations and business units used in the analysis)	
	(ii) The key assumptions the entity made in the analysis, including assumptions about:	
	(1) Climate-related policies in the jurisdictions in which the entity operates.	
	(2) Macroeconomic trends.	
	(3) National- or regional-level variables (for example, local weather patterns, demographics, land use, infrastructure and availability of natural resources).	
	(4) Energy usage and mix.	
(5) Developments in technology.		
(iii) The reporting period in which the climate related scenario analysis was carried out.		
RISK MANAGEMENT		
IFRS S2-25(a)	The processes and related policies the entity uses to identify, assess, prioritize and monitor climate-related risks, including information about	58-65
	(i) The inputs and parameters the entity uses (for example, information about data sources and the scope of operations covered in the processes)	58-65, 74-75
	(ii) Whether and how the entity uses climate related scenario analysis to inform its identification of climate-related risks	58-65

	(iii) How the entity assesses the nature, likelihood and magnitude of the effects of those risks (for example, whether the entity considers qualitative factors, quantitative thresholds or other criteria).	58-65
	(iv) Whether and how the entity prioritizes climate-related risks relative to other types of risk	58-65
	(v) How the entity monitors climate-related risks.	58-65, 74-75
	(vi) Whether and how the entity has changed the processes it uses compared with the previous reporting period.	Not applicable
IFRS S2-25(b)	The processes the entity uses to identify, assess, prioritize and monitor climate-related opportunities, including information about whether and how the entity uses climate related scenario analysis to inform its identification of climate-related opportunities	58-65, 74-75
IFRS S2-25(c)	The extent to which, and how, the processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities are integrated into and inform the entity's overall risk management process	58-65, 74-75

METRICS AND TARGETS

Climate-related metrics

IFRS S2-29(a)	Information relevant to the cross-industry metric categories of greenhouse gases, including	74-75
	(i) Absolute gross greenhouse gas emissions generated during the reporting period, expressed as metric tonnes of CO2 equivalent, classified as:	74-75
	(1) Scope 1 greenhouse gas emissions.	74
	(2) Scope 2 greenhouse gas emissions	74
	(3) Scope 3 greenhouse gas emissions.	75
	(ii) Measure its greenhouse gas emissions in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004) unless required by a jurisdictional authority or an exchange on which the entity is listed to use a different method for measuring its greenhouse gas emissions	74-75
	(iii) The approach used to measure greenhouse gas emissions including:	74-75
	(1) The measurement approach, inputs and assumptions the entity uses to measure its greenhouse gas emissions.	74-75
	(2) The reason why the entity has chosen the measurement approach, inputs and assumptions it uses to measure its greenhouse gas emissions	74-75
	(3) Any changes the entity made to the measurement approach, inputs and assumptions during the reporting period and the reasons for those changes	Not applicable
	(iv) For Scope 1 and Scope 2 greenhouse gas emissions disclosed in accordance with paragraph 29(a)(i)(1)–(2), disaggregate emissions between	74
	(1) The consolidated accounting group.	74-75
	(2) Other investees excluded from paragraph 29(a)(iv)(1) (for example, for an entity applying IFRS Accounting Standards, these investees would include associates, joint ventures and unconsolidated subsidiaries)	74-75
	(v) Location-based Scope 2 greenhouse gas emissions, and the information about any contractual instruments that is necessary to inform users' understanding of the entity's Scope 2 greenhouse gas emissions	74
	(vi) For Scope 3 greenhouse gas emissions disclosed in accordance with paragraph 29(a)(i)(3), and with reference to paragraphs B32–B57	75

	(1) The categories included within the entity's measure of Scope 3 greenhouse gas emissions, in accordance with the Scope 3 categories described in the Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011)	75
	(2) Additional information about the entity's Category 15 greenhouse gas emissions or those associated with its investments (financed emissions), if the entity's activities include asset management, commercial banking or insurance.	75
IFRS S2-29(b)	Climate-related transition risks—the amount and percentage of assets or business activities vulnerable to climate-related transition risks	62-63
IFRS S2-29(c)	Climate-related physical risks—the amount and percentage of assets or business activities vulnerable to climate-related physical risks.	64-65
IFRS S2-29(d)	Climate-related opportunities—the amount and percentage of assets or business activities aligned with climate-related opportunities	62-65
IFRS S2-29(e)	Capital deployment—the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities	We do not have enough information to make a reasonable assessment of how much capital expenditure, financing or investment was deployed specifically towards climate-related risks and opportunities
IFRS S2-29(f)	Internal carbon prices, including the information about	Not applicable
	(i) An explanation of whether and how the entity is applying a carbon price in decision-making (for example, investment decisions, transfer pricing and scenario analysis)	
	(ii) The price for each metric tonne of greenhouse gas emissions the entity uses to assess the costs of its greenhouse gas emissions	
IFRS S2-29(g)	Remuneration, including the information about	Not applicable
	(i) A description of whether and how climate related considerations are factored into executive remuneration (see also paragraph 6(a)(v))	
	(ii) The percentage of executive management remuneration recognized in the current period that is linked to climate-related considerations.	
Climate-related targets		
IFRS S2-33(a)	The metric used to set the target.	76
IFRS S2-33(b)	The objective of the target (for example, mitigation, adaptation or conformance with science-based initiatives)	76
IFRS S2-33(c)	The part of the entity to which the target applies (for example, whether the target applies to the entity in its entirety or only a part of the entity, such as a specific business unit or specific geographical region).	76
IFRS S2-33(d)	The period over which the target applies	76
IFRS S2-33(e)	The base period from which progress is measured	76

IFRS S2-33(f)	Any milestones and interim targets.	76
IFRS S2-33(g)	If the target is quantitative, whether it is an absolute target or an intensity target.	76
IFRS S2-33(h)	How the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the target	Not applicable
IFRS S2-34(a)	Whether the target and the methodology for setting the target has been validated by a third party.	Not applicable
IFRS S2-34(b)	The entity's processes for reviewing the target.	32-33
IFRS S2-34(c)	The metrics used to monitor progress towards reaching the target.	76
IFRS S2-34(d)	Any revisions to the target and an explanation for those revisions	Not applicable
IFRS S2-35	An entity shall disclose information about its performance against each climate-related target and an analysis of trends or changes in the entity's performance	76
IFRS S2-36(a)	Which greenhouse gases are covered by the target	Scope 2 and Scope 3
IFRS S2-36(b)	Whether Scope 1, Scope 2 or Scope 3 greenhouse gas emissions are covered by the target	Scope 2 and Scope 3
IFRS S2-36(c)	Whether the target is a gross greenhouse gas emissions target or net greenhouse gas emissions target. If the entity discloses a net greenhouse gas emissions target, the entity is also required to separately disclose its associated gross greenhouse gas emissions target	Not applicable
IFRS S2-36(d)	Whether the target was derived using a sectoral decarbonization approach.	Not applicable
IFRS S2-36(e)	The entity's planned use of carbon credits to offset greenhouse gas emissions to achieve any net greenhouse gas emissions target, including the information about (i) The extent to which, and how, achieving any net greenhouse gas emissions target relies on the use of carbon credits (ii) Which third-party scheme(s) will verify or certify the carbon credits (iii) The type of carbon credit, including whether the underlying offset will be nature-based or based on technological carbon removals, and whether the underlying offset is achieved through carbon reduction or removal (iv) Any other factors necessary for users of general-purpose financial reports to understand the credibility and integrity of the carbon credits the entity plans to use (for example, assumptions regarding the permanence of the carbon offset)	The potential role of carbon credits has not yet been determined.