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United Nations Environment Programme Finance Initiative (UNEP FI)

The United Nations Environment Programme Finance Initiative (UNEP FI), which involves a partnership between the UN Environment Program (UNEP) and various financial institutions worldwide, is striving to implement activities that best take the environment and the concept of sustainability into account, based on the awareness of the major worldwide impact of the funds handled by the finance industry. The initiative, whose goal is to raise awareness of efforts towards achieving sustainability, has been in operation since 1992. Financial institutions from around the world have joined this initiative.

Principles for Responsible Investment (PRI)

The Principles for Responsible Investment (PRI) are guidelines to promote the incorporation of environmental, social, and corporate governance (ESG) considerations into the decision-making processes of institutional investors, unveiled by UNEP FI and the UN Global Compact in April 2006. The PRI are outlined below.

1. We will incorporate ESG issues into investment analysis and decision-making processes.
2. We will be active owners and incorporate ESG issues into our ownership policies and practices.
3. We will seek appropriate disclosure on ESG issues by the entities in which we invest.
4. We will promote acceptance and implementation of the Principles within the investment industry.
5. We will work together to enhance our effectiveness in implementing the Principles.
6. We will each report on our activities and progress towards implementing the Principles.

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Carbon Disclosure Project (CDP)

With the support of institutional investors concerned about climate change, the Carbon Disclosure Project asks global companies to disclose information relating to their initiatives and approaches to environmental problems. As of July 2008, institutional investors managing US\$57 trillion in assets are members of the project.

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Junior Achievement Japan

Junior Achievement is a NPO founded in the United States in 1919 to promote education and practical experience in the areas of corporate management, economics, and finance. Currently, the organization receives both financial support as well as human support in the form of instructors who are corporate executives and employees from some 40,000 firms. Every year, 4.5 million youths participate in Junior Achievement programs worldwide. Junior Achievement Japan was established in 1995.

Activities

Web Activities

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Daiwa CI Biodiversity Conservation Fund Project Areas

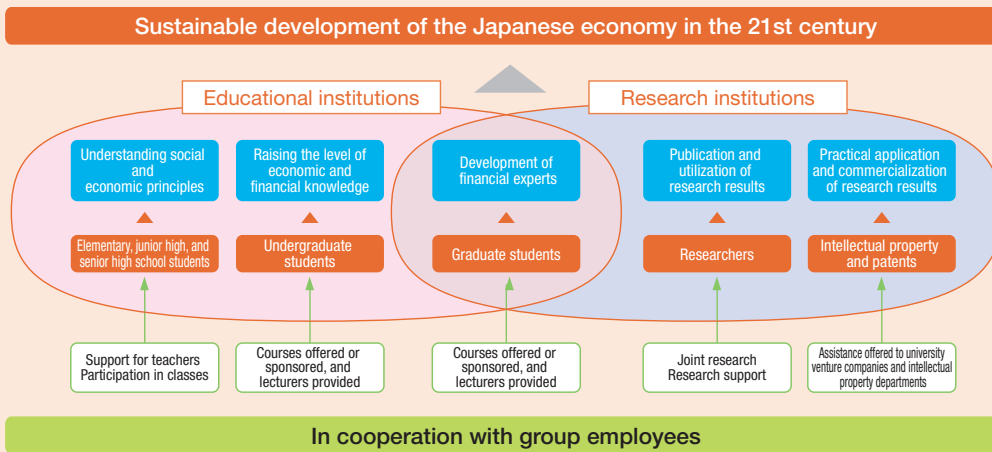


■ Biodiversity hotspot
■ Important wilderness area
● Project sites in World Natural Heritage areas

- ① Kilimanjaro National Park [United Republic of Tanzania]
- ② Mount Kenya National Park/Natural Forest [Republic of Kenya]
- ③ Tsingy de Bemaraha Strict Nature Reserve [Republic of Madagascar]
- ④ Rainforests of the Atsinanana [Republic of Madagascar]
- ⑤ Sian Ka'an [United Mexican States] Pilot
- ⑥ Belize Barrier-Reef Reserve System [Belize] Pilot
- ⑦ Morne Trois Pitons National Park [Commonwealth of Dominica] Pilot
- ⑧ Puerto-Princesa Subterranean River National Park [Republic of the Philippines]

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Economic and Financial Education



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The "Finance Park" Economic and Financial Education Program for Junior High School Students

The Daiwa Securities Group has been a partner in Finance Park, a hands-on economics education program offered by Junior Achievement Japan, since 2005. In this program, students are residents of an imaginary community made up of people of different ages, incomes and family backgrounds. The students learn about decision-making and choice of

path in life in their personal finances and the workings of economics and society by budgeting for rent, food, entertainment, investments and savings. The Daiwa Securities Group has a Daiwa Securities Booth in this imaginary community where students can see for themselves the change in the worth of their assets in accordance with stock price fluctuations. A total of 13,804 students had participated in Finance Park as of March 2008. We hope that students can acquire life skills by participating in this program.

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Preventing Conflicts of Interest between Group Companies

Conflicts of interest between group companies can occur in situations such as intra-Group trading. The Daiwa Securities Group applies rules regarding conflicts of interest stipulated by the Company Law to Executive Committees. Conflicts of interest within the Group are prevented through a rule prohibiting an executive officer from voting when he or she is also the director of an interested group company.

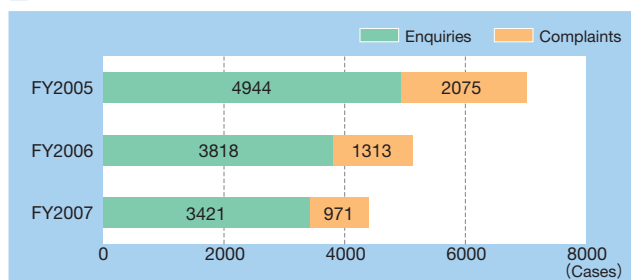
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Calls Received at Our Customer Call Center

Our Customer Call Center was incorporated into our Compliance Division in July 2007. Feeding customer input directly into the Compliance Division allows us and our sales branches to address customer concerns promptly and appropriately.

Since the volume and content of calls received by our Customer Call Center varies depending on market trends and performance of a wide range of financial products, it is difficult to make comparisons based only on call volume. However, the proportion of complaints received has been dropping overall in the past few years, which we believe indicates that we are responding more effectively to customers.

Customer Call Center Calls Received



	FY2005	FY2006	FY2007
Enquiries	4944	3818	3421
Complaints	2075	1313	971
Total	7019	5131	4392
Complaint ratio	29.6%	25.6%	22.1%

Structure and Performance of the Corporate Ethics Hotline

Since January 2003, Daiwa Securities Group Inc. has operated a Corporate Ethics Hotline through which employees can report problems in the workplace directly to a corporate ethics officer or an outside lawyer. When the hotline is contacted, the Daiwa Securities Group Inc. corporate ethics officer, in cooperation with the internal control officers at each Group company, carries out a fact-finding investigation while taking steps to protect the employee. The Corporate Ethics Hotline was contacted 49 times in fiscal 2005, rising to 74 times in fiscal 2006; in fiscal 2007, the hotline was contacted 73 times.

Effective training about the Corporate Ethics Hotline and steps to deal with problems as soon as possible have broadened the user base, and we believe that the hotline is now better known within the Group and is considered reliable. We are taking steps to expand training about the hotline so that it can work effectively as a deterrent to prevent problems before they occur.

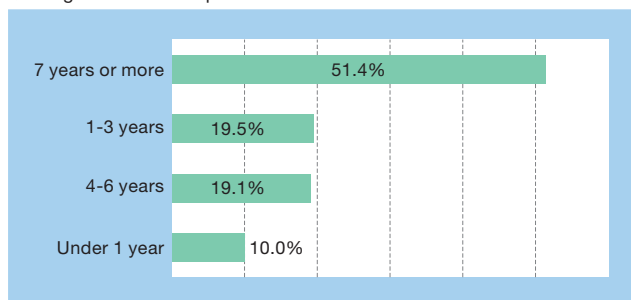
Examples of Complaints and Responses

Nature of complaint	Response
Power harassment, negative comments regarding character	After fact-finding, call superior's attention to the problem and provide close guidance
Acts falling under sexual harassment	After fact-finding, call staff's attention to the problem and provide close guidance
Questionable sales tactics or infraction of rules	After fact-finding, provide close guidance, including special training, of the individual(s) concerned

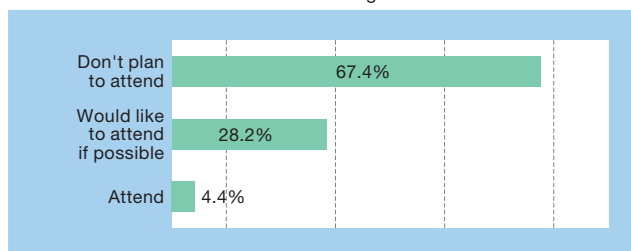
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■ Shareholder Survey Results

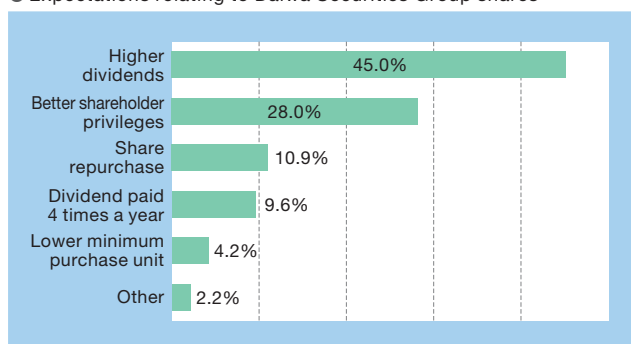
● Length of ownership



● Attendance at shareholders' meetings

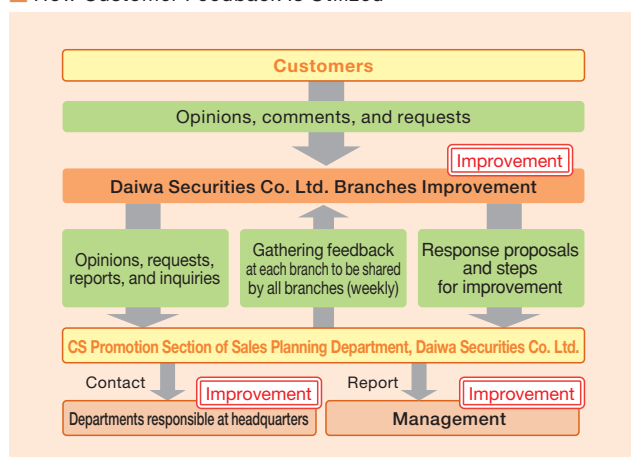


● Expectations relating to Daiwa Securities Group shares



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■ How Customer Feedback Is Utilized



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■ Internal (Intra-Group) Job Postings and New Career Path Examinations

The Daiwa Securities Group's internal (intra-Group) job posting system has been in place since fiscal 2000. This facilitates personnel transfers across Group companies and gives employees the opportunity to explore different career options and apply their capabilities to the fullest. In spring 2007, three out of 29 applicants were successful, as were eight out of 43 applicants in fall 2007. There have been a total of 691 applicants since 2000, and a total of 131 successful transfers. The Group also offers new career path examinations for those in non-career-track jobs to move into career-track and regional career-track jobs.

■ Successful Applicants in the Internal Recruiting System (Unit: persons)

Held	Positions offered in	No. of applicants	No. of successful applicants
FY2004 summer (7th recruitment)	Compliance, product development, M&A, research, analysts, venture capitalists, fund managers	65	13
FY2005 spring (8th recruitment)	Compliance, product development, investment advisors, M&A, principal finance specialists, analysts	87	24
FY2005 fall (9th recruitment)	Corporate sales, product development, overseas postings	40	9
FY2006 spring (10th recruitment)	SMA consultants, individual and corporate sales, product development, analysts, dealers	38	10
FY2006 fall (11th recruitment)	Corporate sales, traders, principal finance specialists	47	6
FY2007 spring (12th recruitment)	Corporate sales, underwriting	29	3
FY2007 fall (13th recruitment)	Institutional investor sales, capital markets, open underwriting, fund management, overseas postings	43	8

■ Persons Earning Credentials (Nine Principal Group Companies)

Figures as of	March 31, 2008
Qualification	No. of persons obtaining
Chartered Member, Security Analyst Association of Japan	1,347
Chartered Financial Analyst (USA credential)	42
Financial Planner (AFP)	2,725
Financial Planner (CFP)	263
Licensed Tax Accountant	17
Variable Insurance Sales Credentials	6,111
Systems Analyst	46
Overseas MBA program graduate, etc.	168

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■ Results of Recycling Activities by Executives and Employees (Fiscal 2007)

Recipient	Description	Amount or quantity	Unit
Japan Platform	Donation	83,106	yen
Miyazaki Public Fund	Calendars Date books and diaries	1,106	
Nagasaki International Association			
Executive Committee of the Charity Calendar Exhibition (Tokushima)			
Suwa Volunteer Center, Suwa Social Welfare Council			
Volunteer Center, Nagoya Social Welfare Council			
Shinagawa Volunteer Center, Shinagawa Ward Social Welfare Council			
NPO Live with Friends on the Earth LIFE	Used stamps (incl. foreign)	15.0	kg
	Used prepaid cards	12,501	
	Partially used postcards	9,065	
	Unused stamps	112,999	yen
	Unused prepaid cards	75	
	Cash certificates	31	
NPO Family House	Christmas charms, etc.	415	
NPO JEN	Books, etc.	40,480	yen

■ The Daiwa Securities Group's Initiatives as a Corporate Citizen (Details)

	Field of activity	Main activities in fiscal 2007	Expenditures (1,000 yen)			
			FY2005	FY2006	FY2007	
1. Education and research activities in the fields of economics and finance	Initiatives for elementary, and junior and senior high school students	Student Company Program (SCP), Finance Park, etc.	164,921	249,518	225,524	
	Academia-business cooperation and initiatives for universities, graduate schools and the public	Sponsored lectures, joint research, support for business operators, etc.				
2. Encouraging volunteerism among executives and employees	Self-planned programs	Azabu-juban Festival, sign language classes	6,208	6,765	6,471	
	Joint programs	Home security classes, Chuo Ward clean-up drive				
3. Support for culture and the arts	Support activities related to promotion of culture and the arts	Support for the Japan performance of the Dresden Opera in Japan, the "Renoir + Renoir" exhibit, and traditional Japanese culture such as shogi and go	358,000	517,000	560,000	
4. Assistance to communities both on the local and the international level through foundations and NPOs	Foundations	Daiwa Securities Foundation	75,440	136,097	141,806	
		Daiwa Securities Health Foundation				Supports volunteer outreach activities having to do with seniors in their homes, disabled persons or child protection
	Daiwa Anglo-Japanese Foundation	Provides grants in the fields of health, medical care and welfare				
	Assistance programs	Tsunami Reconstruction Fund				Supports closer links between Britain and Japan, hosts U.K. students
		Daiwa SRI Fund Assistance Program				Provides continued support to regions affected by the December 2004 Sumatra Earthquake and Indian Ocean tsunami
		Daiwa Eco Fund Assistance Program				Provides grants for the personnel and research expenses of NPOs involved in outreach activities relating to the fundamentals of life
		Daiwa JFS Youth Sustainability College (see p. 24), Daiwa CI Biodiversity Conservation Fund (see p. 20)				
Disaster relief, sponsorship fees for NPOs/NGOs, etc.		Aid following the Niigata Chuetsu Offshore Earthquake (July 2007), etc.				
Total			604,569	909,380	933,801	

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■ Daiwa Securities Group's CO₂ Emissions (Details of Table 2)

(Unit: kg-CO₂)

	FY2003	FY2004	FY2005	FY2006	FY2007
Domestic offices					
Electricity	52,857,660	49,698,403	47,907,819	49,246,677	51,425,914
City gas	1,841,955	1,880,543	1,512,921	1,437,867	1,339,110
Gasoline	2,816,571	2,673,362	2,406,654	2,404,543	2,187,744
Heavy oil	134,703	184,078	89,882	101,632	70,594
Diesel fuel	33,349	28,937	3,319	191	0
Total for domestic offices	57,684,238	54,465,324	51,920,594	53,190,910	55,023,361
Overseas offices					
Electricity	—	—	—	—	4,283,364
Total for domestic and overseas offices	—	—	—	—	59,306,725

* Shows data for consumption of electricity, gas, gasoline, heavy oil and diesel fuel at our domestic.
 * Offices and electricity consumption at our overseas offices converted to CO₂ emissions (kg).
 * For all fiscal years and regions, the emissions coefficient used for converting to CO₂ emissions is based on the ministerial ordinance related to the calculation of greenhouse gas emissions arising from the business activities of specified emitters (Ministry of Economy, Trade and Industry and Ministry of the Environment, Ordinance No. 3, March 2006).
 * For scope of data, see the "Scope of Environmental Impact Data" table on P.7.

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New Head Office Building Environmental Impact Data

The Daiwa Securities Group is now a tenant in its new head office at Gran Tokyo North Tower, which limits availability of environmental impact data. The only electricity consumption that can be calculated is that used through electrical outlets on the floors occupied by the Daiwa Securities Group and electricity consumed for lighting. The Group's electricity consumption does not include electricity used for heating, cooling and ventilation and for elevators and common areas of the building. No data are available for the Daiwa Securities Group's consumption volume of potable water, gas, heavy oil or diesel fuel. For waste generated, figures are for the volume of paper and non-paper waste generated through the Group's business activities, volume recycled and volume disposed of.

Volume of Copying Paper/Forms Purchased by the Daiwa Securities Group

Since fiscal 2005, the Daiwa Securities Group has calculated the volume of copying paper it purchases in bulk, and the volume of forms purchased by Daiwa Securities Co. Ltd and Daiwa Securities SMCB (in kilograms), as a yardstick for the volume of paper used in our businesses. Although the Daiwa Securities Group encourages sales branches and departments to buy copying paper in bulk through Group company Daiwa Sanko Co. Ltd., it is not mandatory to do so, and the selection of suppliers is left to their discretion. We estimate that in fiscal 2007 a significant proportion (over 80 percent) of copying paper was purchased in bulk. Additionally, all offices that moved to Gran Tokyo North Tower when the head office relocated there in fiscal 2007 now source all their paper through bulk purchases.

In fiscal 2007, the Group purchased 6.5 percent more copying paper (on a bulk purchase basis) than in the previous fiscal year. We believe that this increase was due to the increased size of our workforce due to increased hiring of new graduates, and a higher proportion of paper being purchased in bulk, as a result of our continued efforts to encourage use of this source.

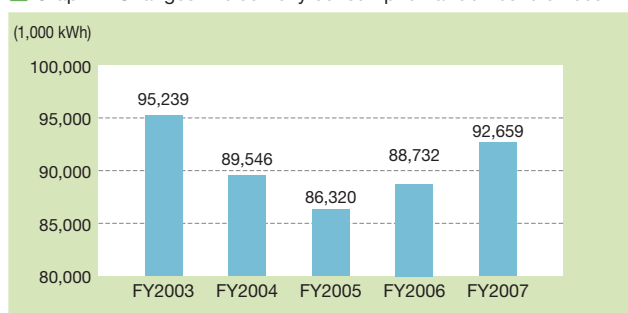
Volume of Copying Paper/Forms Purchased by the Daiwa Securities Group (Calculated for Bulk Purchases Only) Total Weight (kg)

Company		FY2005	FY2006	FY2007
Copying paper	Daiwa Securities Group Inc	18,998	19,502	17,962
	Daiwa Securities Co. Ltd.	451,125	471,079	531,754
	Daiwa Securities SMBC Co. Ltd.	148,855	141,326	92,491
	Institute of Research Ltd.	160,548	187,306	195,357
	Daiwa Asset Management Co. Ltd.	28,434	35,722	47,030
	Daiwa Business Center Co., Ltd.	51,039	50,027	48,946
	Daiwa SB Investments Ltd.	33,272	35,513	37,989
	Daiwa Property Co., Ltd.	3,108	3,205	3,640
	Daiwa Sanko Co., Ltd.	3,770	3,775	4,672
	NIF SMBC Ventures Co., Ltd.	12,624	14,235	12,523
	Other	21,403	32,521	41,441
Copying paper total		933,176	994,211	1,033,803
Paper for forms	Daiwa Securities Co. Ltd.	467,134	244,976	131,090
	Daiwa Securities SMBC Co. Ltd.	157,020	149,833	157,786
Paper for forms total		624,154	394,809	288,876
Grand total		1,557,330	1,389,020	1,322,679

Changes in Waste Generated and Recycling Volume (Table 4) (Unit: tons)

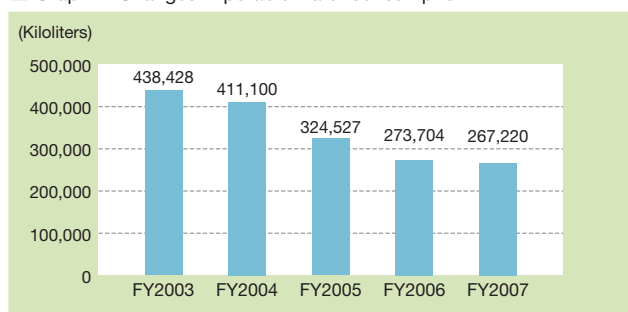
		FY2003	FY2004	FY2005	FY2006	FY2007
Paper waste	Amount generated	1,495.5	1,552.8	1,470.3	1,451.6	1,343.4
	Amount recycled	1,297.4	1,328.8	1,212.3	1,230.4	1,137.9
	Amount discarded	198.1	224.0	258.0	221.2	205.4
	Recycling rate	87%	86%	82%	83%	85%
Non-paper waste	Amount generated	316.5	417.5	391.8	415.8	456.3
	Amount recycled	79.0	112.9	104.4	88.5	90.9
	Amount discarded	237.5	304.6	287.4	327.1	365.4
	Recycling rate	25%	27%	27%	21%	20%

Graph 1: Changes in electricity consumption at domestic offices



* For scope of data, see the "Scope of Environmental Impact Data" table on P.7.

Graph 2: Changes in potable water consumption



* For scope of data, see the "Scope of Environmental Impact Data" table on P.7.

Scope of Environmental Impact Data (Fiscal 2007)

Building name	Tables 1, 2, 3; Graph 1	Graph 2	Table 4
Daiwa Securities New Head Office Building	○	○	○
Daiwa Securities Gofukubashi Building (former head office building)	○	○	○
Daiwa Securities Kabutocho Building	○	○	○
Marunouchi Trust Tower North Building (former Daiwa Securities SMBC head office building)	○	○	
Eitai Daiya Building	○	○	○
Daiwa Securities Osaka Branch Building	○	○	○
Daiwa Securities Nagoya Branch	○	○	
Daiwa Asset Management Headquarters	○	○	○
Daiwa Institute of Research Headquarters Building	○	○	○
DIR Annex	○	○	
DIR Eitai Building	○	○	○
DIR Kiyosumi Park Building	○		
DIR Osaka Center Building	○		
Daiwa Business Center Headquarters	○	○	○
Daiwa Securities branch offices*	○	○	
Daiwa SB Investments Headquarters	○	○	
NIF SMBC Ventures Headquarters	○	○	○
Daiwa Training Center	○	○	
Daiwa Sanko Building (Headquarters and Annex)	○	○	
Hinode Securities Headquarters	○	○	
Hinode Securities branch offices	○	○	

* 114 branch offices, excluding headquarters and the Osaka and Nagoya branch buildings. (As of March 31, 2008)

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Classification of Revenue Types in the Economic Report (Fiscal 2007)

(Unit: ¥ million)

Operating revenues	Commissions	294,424
	Equity	84,592
	Fixed income	2,133
	Asset management	136,376
	Investment banking	47,550
	Other	23,771
	Net gain on trading	103,361
	Net gain on private equity and other securities	19,160
	Interest and dividend income	358,422
	Service fees and other sales	50,052
Non-operating income	9,647	
Extraordinary gains	3,634	
Revenues in the Economic Report	838,703	

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GRI Guidelines Content Index

G3 Disclosure	Description	Page No.
1 Strategy and Analysis		
1.1	Statement from the most senior decisionmaker of the organization (e.g., CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy.	5-6
1.2	Description of key impacts, risks, and opportunities.	5-6, 7-24
2 Organizational Profile		
2.1	Name of the organization.	2
2.2	Primary brands, products, and/or services.	3-4
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	4
2.4	Location of organization's headquarters.	2
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	2
2.6	Nature of ownership and legal form.	2, 27-28
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	2
2.8	Scale of the reporting organization, including: <ul style="list-style-type: none"> • Number of employees; • Net sales (for private sector organizations) or net revenues (for public sector organizations); • Total capitalization broken down in terms of debt and equity (for private sector organizations); and • Quantity of products or services provided. 	2
2.9	Significant changes during the reporting period regarding size, structure, or ownership including: <ul style="list-style-type: none"> • The location of, or changes in operations, including facility openings, closings, and expansions; and • Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations). 	1
2.10	Awards received in the reporting period.	19, 54
3 Report Parameters		
Report Profile		
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	1
3.2	Date of most recent previous report (if any).	1
3.3	Reporting cycle (annual, biennial, etc.)	1
3.4	Contact point for questions regarding the report or its contents.	53
Report Scope and Boundary		
3.5	Process for defining report content, including: <ul style="list-style-type: none"> • Determining materiality; • Prioritizing topics within the report; and • Identifying stakeholders the organization expects to use the report. 	9-10
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	1
3.7	State any specific limitations on the scope or boundary of the report.	1
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Not applicable
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	36, 48
3.1	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/ acquisitions, change of base years/periods, nature of business, measurement methods).	Not applicable
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	47-48, 48(WEB)
GRI content index		
3.12	Table identifying the location of the Standard Disclosures in the report.	53(WEB)(GRI Content Index)
Assurance		
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s).	51-52
4 Governance, Commitments, and Engagement		
Governance		
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	27-28
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement).	28
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or nonexecutive members.	27-28
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	33-34,40
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	64,71-72 (Annual Securities Report for FY3/08)(In Japanese only)
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	28(WEB)
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	28
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	7,30
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	7-8,29
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	28,33-34

GRI Guidelines Content Index

G3 Disclosure	Description	Page No.
Commitments to External Initiatives		
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	17-18,32
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	7
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: <ul style="list-style-type: none"> • Has positions in governance bodies; • Participates in projects or committees; • Provides substantive funding beyond routine membership dues; or • Views membership as strategic. 	23
Stakeholder Engagement		
4.14	List of stakeholder groups engaged by the organization.	9
4.15	Basis for identification and selection of stakeholders with whom to engage.	9
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	8, 30, 34, 36, 40-42, 51,52
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	11-24, 34, 36, 40
5 Management Approach and Performance Indicators		
Economic		
Disclosure on Management Approach		5-6,27-28
aspect: Economic Performance		
EC1 CORE	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	44, 49-50
EC2 CORE	Financial implications and other risks and opportunities for the organization's activities due to climate change.	6, 7, 11-16
EC3 CORE	Coverage of the organization's defined benefit plan obligations.	105 (Annual Securities Report for FY3/08)(In Japanese only)
EC4 CORE	Significant financial assistance received from government.	Impact is insignificant
aspect: Market Presence		
EC5 ADD	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	None
EC6 CORE	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	None
EC7 CORE	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	None
aspect: Indirect Economic Impacts		
EC8 CORE	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	12, 20, 21-24, 21(WEB), 43-46
EC9 ADD	Understanding and describing significant indirect economic impacts, including the extent of impacts.	14, 15-16
Environmental		
Disclosure on Management Approach		19,47
aspect: Materials		
EN1 CORE	Materials used by weight or volume.	19, 48, 48(WEB)
EN2 CORE	Percentage of materials used that are recycled input materials.	None
aspect: Energy		
EN3 CORE	Direct energy consumption by primary energy source.	48
EN4 CORE	Indirect energy consumption by primary source.	48
EN5 CORE	Energy saved due to conservation and efficiency improvements.	48
EN6 ADD	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	12, 19-20
EN7 ADD	Initiatives to reduce indirect energy consumption and reductions achieved.	19-20
aspect: Water		
EN8 CORE	Total water withdrawal by source.	48(WEB)
EN9 ADD	Water sources significantly affected by withdrawal of water.	Impact is insignificant
EN10 ADD	Percentage and total volume of water recycled and reused.	None
aspect: Biodiversity		
EN11 CORE	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Not applicable, as we have no branches in those areas
EN12 CORE	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Not applicable, as we have no branches in those areas
EN13 ADD	Habitats protected or restored.	Not applicable, as we have no branches in those areas
EN14 ADD	Strategies, current actions, and future plans for managing impacts on biodiversity.	20
EN15 ADD	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	Not applicable, as we have no branches in those areas
aspect: Emissions, Effluents, and Waste		
EN16 CORE	Total direct and indirect greenhouse gas emissions by weight.	48
EN17 CORE	Other relevant indirect greenhouse gas emissions by weight.	None
EN18 ADD	Initiatives to reduce greenhouse gas emissions and reductions achieved.	14, 15-16, 19-20, 48
EN19 CORE	Emissions of ozone-depleting substances by weight.	None
EN20 CORE	NO, SO, and other significant air emissions by type and weight.	None
EN21 CORE	Total water discharge by quality and destination.	Impact is insignificant
EN22 CORE	Total weight of waste by type and disposal method.	48(WEB)
EN23 CORE	Total number and volume of significant spills.	Not applicable, due to the nature of our business
EN24 ADD	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Not applicable, due to the nature of our business
EN25 ADD	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	Not applicable, due to the nature of our business

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G3 Disclosure	Description	Page No.
aspect: Products and Services		
EN26 CORE	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	19-20,48
EN27 CORE	Percentage of products sold and their packaging materials that are reclaimed by category.	Not applicable, due to the nature of our business
aspect: Compliance		
EN28 CORE	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations.	Not applicable
aspect: Transport		
EN29 ADD	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	None
aspect: Overall		
EN30 ADD	Total environmental protection expenditures and investments by type.	None
Labor Practices and Decent Work		
Disclosure on Management Approach		37
aspect: Employment		
LA1 CORE	Total workforce by employment type, employment contract, and region.	2,38
LA2 CORE	Total number and rate of employee turnover by age group, gender, and region.	None
LA3 ADD	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	39-40
aspect: Labor/Management Relations		
LA4 CORE	Percentage of employees covered by collective bargaining agreements.	40
LA5 CORE	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	None
aspect: Occupational Health and Safety		
LA6 ADD	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	None
LA7 CORE	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	None
LA8 CORE	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	39
LA9 ADD	Health and safety topics covered in formal agreements with trade unions.	None
aspect: Training and Education		
LA10 CORE	Average hours of training per year per employee by employee category.	None
LA11 ADD	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	38
LA12 ADD	Percentage of employees receiving regular performance and career development reviews.	38,38(WEB)
aspect: Diversity and Equal Opportunity		
LA13 CORE	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	38
LA14 CORE	Ratio of basic salary of men to women by employee category.	None
Human Rights		
Disclosure on Management Approach		37,40
aspect: Investment and Procurement Practices		
HR1 CORE	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	We have no operations in areas where there are special concerns about protection of human rights
HR2 CORE	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	We have no operations in areas where there are special concerns about protection of human rights
HR3 ADD	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	None
aspect: Non-Discrimination		
HR4 CORE	Total number of incidents of discrimination and actions taken.	32(WEB)
aspect: Freedom of Association and Collective Bargaining		
HR5 CORE	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	Not applicable, due to the nature of our business
aspect: Child Labor		
HR6 CORE	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Our business entails no risk of using child labor
aspect: Forced and Compulsory Labor		
HR7 CORE	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Our business entails no risk of using forced labor
aspect: Security Practices		
HR8 ADD	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	None
aspect: Indigenous Rights		
HR9 ADD	Total number of incidents of violations involving rights of indigenous people and actions taken.	Not applicable
Society		
Disclosure on Management Approach		31-32,43
aspect: Community		
SO1 CORE	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	None
aspect: Corruption		
SO2 CORE	Percentage and total number of business units analyzed for risks related to corruption.	32
SO3 CORE	Percentage of employees trained in organization's anti-corruption policies and procedures.	17-18,32
SO4 CORE	Actions taken in response to incidents of corruption.	Not applicable

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G3 Disclosure	Description	Page No.
aspect: Public Policy		
SO5 CORE	Public policy positions and participation in public policy development and lobbying.	23
SO6 ADD	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	None
aspect: Anti-Competitive Behavior		
SO7 ADD	Total number of legal actions for anticompetitive behavior, anti-trust, and monopoly practices and their outcomes.	Not applicable
aspect: Compliance		
SO8 CORE	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	Not applicable
Product Responsibility		
Disclosure on Management Approach		5-6,17-18,28
aspect: Customer Health and Safety		
PR1 CORE	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Not applicable, due to the nature of our business
PR2 ADD	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Not applicable, due to the nature of our business
aspect: Product and Service Labeling		
PR3 CORE	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	12-14
PR4 ADD	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Not applicable
PR5 ADD	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	36
aspect: Marketing Communications		
PR6 CORE	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	32
PR7 ADD	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Not applicable
aspect: Customer Privacy		
PR8 ADD	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	32(WEB)
aspect: Compliance		
PR9 CORE	Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services.	Not applicable

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Item	Indicator	Page No.
Social performance indicators		
Corporate social responsibility (CSR) management		
CSR1	CSR policy	5-6,7,30
CSR2	CSR organisation	29
CSR3	CSR audits	None
CSR4	Management of sensitive issues	11-24,27-28
CSR5	Non-compliance	Not applicable
CSR6	Stakeholder dialogue	8,12,22,24,30,34,36,41-42,46,51-52
Internal social performance		
INT1	Internal CSR Policy	5-6,37-40
INT2	Staff turnover and job creation	37(Job Creation)
INT3	Employee satisfaction	None
INT4	Senior management remuneration	None
INT5	Bonuses fostering sustainable success	None
INT6	Female-Male salary ratio	None
INT7	Employee profile	38
Performance to society		
SOC1	Charitable contributions	22,43-44,44(WEB),45
SOC2	Economic value added	50
Suppliers		
SUP1	Screening of major suppliers	None
SUP2	Supplier satisfaction	None
Retail banking		
RB1	Retail banking policy (socially relevant elements)	None
RB2	Lending profile	None
RB3	Lending with high social benefit	None
Investment banking		
IB1	Investment policy(socially relevant elements)	7,11-16
IB2	Customer profile: Global transaction structure	2
IB3	Transactions with high social benefit	12-16(transaction amount)
Asset management		
AM1	Asset management policy (socially relevant elements)	11
AM2	Assets under management with high social benefit	11-16
AM3	SRI oriented shareholder activity	None
Insurance		
INS1	Underwriting Policy (socially relevant elements)	None
INS2	Customer Profile	None
INS3	Customer Complaints	None
INS4	Insurance with High Social Benefit	None
Environmental performance indicators		
F1	Description of environmental policies applied to core business lines	11
F2	Description of process(es) for assessing and screening environmental risks in core business lines	None
F3	State the threshold(s) at which environmental risk assessment procedures are applied to each core business line	None
F4	Description of processes for monitoring clients' implementation of and compliance with environmental aspects raised in risk assessment process(es)	None
F5	Description of process(es) for improving staff competency in addressing environmental risks and opportunities	None
F6	Number and frequency of audits that include the examination of environmental risk systems and procedures related to core business lines	None
F7	Description of interactions with clients/investee companies/business partners regarding environmental risks and opportunities	13
F8	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has engaged on environmental issues	None
F9	Percentage of assets subjected to positive, negative and best-in-class environmental screening	None
F10	Description of voting policy on environmental issues for shares over which the reporting organisation holds the right to vote shares or advise on voting	None
F11	Percentage of assets under management where the reporting organisation holds the right to vote shares or advise on voting	None
F12	Total monetary value of specific environmental products and services broken down according to the core business lines	13
F13	Value of portfolio for each core business line broken down by specific region and by sector	None