

NOVEMBER 2023

# BEING A B CORP BANK

A Certified B Corporation

## Being a B Corp means we are a global leader in using business as a force for good

- B Corps meet **high standards** of verified social and environmental performance, public transparency, and legal accountability to balance profit and purpose.
- B Corp Certification **measures the entire bank's performance** by third party verification.
- B Corps represent a new kind of business that **balance purpose and profit** to make a quantifiable impact.
- Becoming a Certified B Corporation perfectly matches our Strategic purpose as a Bank that provides **'banking for good for those who do good'**.
- Becoming a B Corp **builds on our credentials** as a world leading bank where social responsibility drives everything we do – our people, practises and products.
- Teachers Mutual Bank Limited has achieved B Corp Certification for three years to **January 2025**.
- There are **47 B Corp banks**, including mutuals, worldwide, 8 B Corp mutuals in Australia with asset value of \$59 billion, and we are part of 7,800 B Corps globally.

### Andrew Davies, CEO of B Lab Australia and Aotearoa New Zealand, said:

*"We're really excited to have Teachers Mutual Bank Limited join the B Corp movement. B Corps are leading the way in using business as a force for good and it's vital that consumers have ethical finance options. Teachers Mutual has demonstrated a clear commitment to using its operations to make a quantifiable, positive impact on the world."*

### Head of Socially Responsible Banking, Corin Millais, said:

*"Businesses have a big role to play in creating a healthy and sustainable society. As consumers place growing pressure on businesses to act ethically and responsibly, greenwash is an increasing problem."*

*B Corp is the path forward for businesses looking to verify their commitment to building a better world. Unlike other ESG certifications for businesses, B Corp is unique in its ability to measure a company's entire social and environmental impact across all operations. It's the antidote to greenwash."*



<sup>1</sup> As at 30 June 2023.

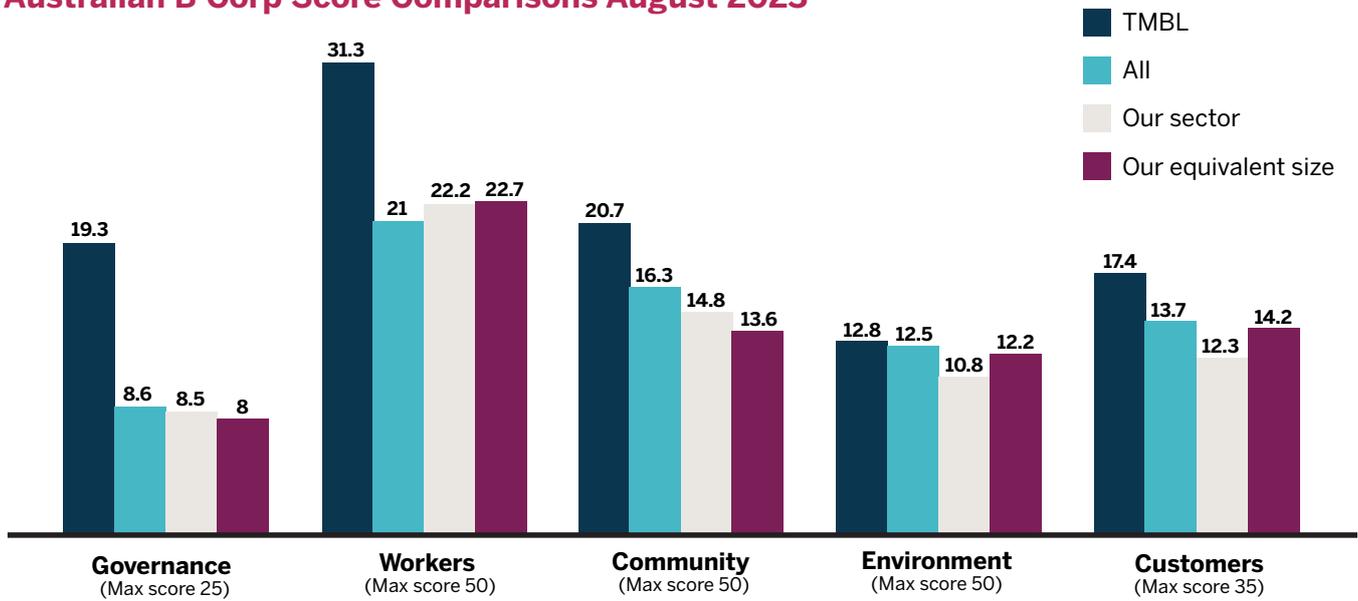
<sup>2</sup> As at 30 June 2023.

## Why Teachers Mutual Bank Limited became a B Corp

- 1** Being a B Corp aligns with our Strategic Plan and our **purpose**: *Banking for good, for those who do good* and proves that our bank's purpose is not just words.
- 2** **Our members** contribute so much to society; they choose a bank that aligns with their values of making a positive social impact.
- 3** B Corps represent the **future global model** for socially responsible companies and especially for mutual banks.
- 4** Being a B Corp provides **independent evidence** that profit for purpose is our business model and our philosophy – we run our bank for people, planet, and profit.
- 5** Being a B Corp means **we walk the talk**, when we say we are a world-leading socially responsible bank.
- 6** B Corp Certification is a **tough test** – it is a global high standard of verified social and environmental performance, public transparency, and legal accountability.
- 7** B Corp Certification **further strengthens our social responsibility credentials** including:
  - The only bank named as a Responsible Investment Leader by the RIAA for 3 years in a row
  - Named One of the World's Most Ethical Companies for ten years in a row
  - Certified RIAA wholesale and retail products reached \$12.3 billion
- 8** B Corps are **leading the way** in using business as a force for good across the globe, and that's why we've become a B Corp. Businesses have a leading role to play in creating a healthy and sustainable society and we're committed to taking deliberate action now, to build a better future for our Members.
- 9** **100% of Members benefit**. Our corporate entity, Teachers Mutual Bank Limited is a Certified B Corp. Certification extends to our five member-facing brands; Teachers Mutual Bank, Firefighters Mutual Bank, Health Professionals Bank, UniBank and Hiver.
- 10** **Transparency builds trust**. Once certified, each B Corp must make its **B Impact Report** transparent on bcorporation.net, allowing the public to see the areas in which specific companies excel and to compare B Corps' scores against the performance of mainstream businesses.

 [See our B impact score on the B Corp website](#)

## Australian B Corp Score Comparisons August 2023



Footnote: Certified B Corps and BIA applicants who complete >75% assessment

## Teachers Mutual Bank Limited B Corp score



## The Five Impact Area Pillars



### Governance

Governance evaluates a company's overall mission, engagement around its social/environmental impact, ethics, and transparency. This section also evaluates the ability of a company to protect their mission and formally consider stakeholders in decision making through their corporate structure (e.g. benefit corporation) or corporate governing documents.



### Workers

Workers evaluates a company's contributions to its employees' financial security, health & safety, wellness, career development, and engagement & satisfaction. In addition, this section recognizes business models designed to benefit workers, such as companies that are at least 40% owned by non-executive employees and those that have workforce development programs to support individuals with barriers to employment.



### Community

Community evaluates a company's engagement with and impact on the communities in which it operates, hires from, and sources from. Topics include diversity, equity & inclusion, economic impact, civic engagement, charitable giving, and supply chain management. In addition, this section recognizes business models that are designed to address specific community-oriented problems, such as poverty alleviation through fair trade sourcing or distribution via microenterprises, producer cooperative models, locally focused economic development, and formal charitable giving commitments.



### Environment

Environment evaluates a company's overall environmental management practices as well as its impact on the air, climate, water, land, and biodiversity. This includes the direct impact of a company's operations and, when applicable its supply chain and distribution channels. This section also recognizes companies with environmentally innovative production processes and those that sell products or services that have a positive environmental impact. Some examples might include products and services that create renewable energy, reduce consumption or waste, conserve land or wildlife, provide less toxic alternatives to the market, or educate people about environmental problems.



### Customers

Customers evaluates a company's stewardship of its customers through the quality of its products and services, ethical marketing, data privacy and security, and feedback channels. In addition, this section recognizes products or services that are designed to address a particular social problem for or through its customers, such as health or educational products, arts & media products, serving underserved customers/clients, and services that improve the social impact of other businesses or organizations.

## B Corp information

### Certified B Corporations, or B Corps for short, are for-profit companies dedicated to using business as a force for good.

The combination of third-party verification, public transparency, and legal accountability makes B Corp Certification unique, credible, and significant; it builds trust as it measures what matters most

Unlike other certifications for businesses, B Lab is unique in its ability to measure a company's entire social and environmental impact across all operations

Unlike traditional corporations, B Corps are legally required to consider the impact of their decisions on all stakeholders: customers, workers, communities, and the environment

Certification is administered by the non-profit global organisation **B Lab**. B Lab creates standards, policies, tools, and programs that shift the behaviour, culture, and structural underpinnings of capitalism.

***B Corp Certification means a company has been verified as meeting B Lab's high standards for social and environmental impact, it has made a legal commitment to stakeholder governance, and is demonstrating accountability and transparency by disclosing this record of performance in a public B Corp profile.***

## B Corp scores

B Corp Certification is a rigorous, verified performance assessment across **5 areas: Governance, Workers, Customers, Community, Environment**, with a minimum score of 80 points.

Companies that become Certified B Corporations earn a score out of **200**. Approximately half the points are available in the Operations questions and half in the Impact Business Model section. Most companies score between **40 and 100**.

The average score for all certified B Corporations in Australia and Aotearoa New Zealand, is **96**.

Of the hundreds of thousands of businesses who take the **B Impact Assessment (BIA)** for the first time, the median score is **50.9**.

B Corp Certification is holistic, not exclusively focused on a single social or environmental issue. The process to achieve and maintain certification is rigorous and requires engaging teams and departments across your company. Taking company size and profile into account, verification involves documentation of your company's business model and information about your operations, structure, and various work processes, as well as review of potential public complaints and possible site visits.

The B Impact Assessment involves more than **300** scored questions, multiple verification rounds, a series of interviews and data provision. The process took us over **12** months to complete. After completing the B Impact Assessment, companies undergo a **multi-step verification process** to determine if they meet the 80-point bar for Certification. Companies also must meet certain **transparency requirements** to become Certified B Corps, as laid out in the B Corp Agreement.

Once certified, each B Corp must make its **B Impact Report** transparent on bcorporation.net, allowing the public to see the areas in which specific companies excel and compare B Corps' scores against the performance of mainstream businesses.

B Lab's social and environmental business standards define how businesses can be a force for good. Based on stakeholder input, research, and established best practices, these standards are the basis for B Corp Certification requirements and B Lab's impact management tools, and they inform the network's programs and collective action in initiatives. Overseen by B Lab's independent **Standards Advisory Council**, the standards help companies improve, measure, and manage their impact on people and the planet.

## By certifying, B Corps step into a framework for continuous improvement

In order to maintain certification, companies must undertake the assessment and verification process **every three years**, demonstrating they are still meeting B Lab's standards — which are themselves always improving, with continual input from expert stakeholders.

Certified B Corporations must maintain their certification in good standing in order to recertify every three years. The Recertification process serves to regularly measure and manage your company's impact — a core principle of the B Corp Community and helps maintain the credibility of the B Corp Certification. The Recertification is also an opportunity for companies to measure the improvements implemented over the last several years.

B Corp Certification does not mean that a company is perfect, nor that it has achieved its highest impact. It does show that it is part of a global community of businesses working collectively for economic systems change, and that in order to stay committed to this work it must meet rising standards for social and environmental performance.

## Certified B Corporations are legally required to consider the impact of their decisions on all their stakeholders

B Corps make this legal change by updating their articles of incorporation, reincorporating as benefit companies, or making other structural changes.

To become a B Corp, businesses must embed stakeholder governance into their company's constitution. This holds directors accountable for making decisions that consider the long-term impacts on communities, employees, and the environment.

### ***The importance of stakeholder governance***

Stakeholder governance is a fundamental part of being a B Corp. It's a commitment to operating a business with more than profit in mind. It means decisions are made not only to deliver returns for shareholders, but also to create positive outcomes for people, communities, and the planet.

### ***What is the purpose and stakeholder governance requirement?***

Adopting the B Corp purpose and stakeholder governance

requirement is committing to a higher standard of accountability in your company's decisions, even through leadership changes or capital raises. It signals to investors, employees, and directors that your mission is embedded into the core of your business.

[To meet the requirement in Australia and Aotearoa New Zealand, businesses must update their constitution to include two clauses: the purpose statement and the stakeholder clause.](#)

## TMBL Member voting at the November 2022 AGM

We asked our Members to vote in favour of a special resolution at the AGM on Saturday 19 November 2022 to change our Constitution.

### Why we asked for a vote

All B Corps must amend their Constitution, in the manner required, to reflect their commitment and maintain their status as a B Corp. Amending our Constitution to reflect our B Corp status affirms our commitment to be a force for good for our Members and the planet. It reinforces our obligation to live and breathe our core value of sustainability and to make sure we invest our Members' money responsibly and ethically.

### How will this benefit Members

The combination of third-party verification, public transparency and legal accountability makes B Corp certification unique, credible and significant. When you vote in favour to amend our Constitution to reflect our B Corp status, you help our Bank remain a global leader in using business as a force for good, investing and lending responsibly and running our bank for people, planet and profit.

[Being a B Corp | AGM 2022 \(tmb.com.au\)](#)

## Teachers Mutual Bank Limited's Members overwhelming vote in favour of B Corp resolution at AGM

**Teachers Mutual Bank Limited's Members have voted in favour for updating the Bank's constitution to reflect its B Corp status recording a 91.4% in favour vote.**

This strong vote of support, is supportive of the intention of the constitution updates to reflect TMBL's mission to be a force for good, further demonstrating the Bank's commitment to act in the best interests of all stakeholders – including the community, our people and the environment.

## Changes to the Constitution – words added to the Company's Objects in Appendix 1

Whilst pursuing the above Objects, the Company's purpose is to have an overall positive impact on society and the environment.

A new Rule 10.4 to impose a duty on the Board to consider, and require management to consider, the impacts of their decisions on Members, staff, society and the environment

1. In discharging their duties under this Constitution, the Corporations Act and the general law, the directors of the Company:
  - (a) must consider, and cause the other officers of the Company to consider:
    - (i) the likely consequences of any decision or act of the company in the long term;
    - (ii) the interests of the Members of the Company;
    - (iii) the interests of the Company's employees;
    - (iv) the need to foster the Company's business relationships with suppliers, customers and others;
    - (v) the impact of the Company's operations on the community and the environment;
    - (vi) the desirability of the Company maintaining a reputation for high standards of business conduct; and
    - (vii) the ability of the Company to create an overall positive impact on society and the environment.
  - (b) Need not give priority to a particular matter referred to in paragraph (a) over any other matter, unless the Company has stated in this Constitution that the directors of the Company must give priority to certain matters related to the pursuit or creation of any objects listed in this Constitution.

## Detailed B Impact assessment

The B Impact Assessment is categorised into five distinct impact areas that represent the company's Governance and four key stakeholder groups: Workers, Community, Environment, and Customers.

Each of these sections evaluates the impact of a company's operations and business model on the stakeholder.

Scoring within the B Impact Assessment is designed to allow comparability and to identify and track opportunities for improvement over time. The exact value of each impact area varies by sector to reflect different levels of material for the topics covered.

Each impact area is broken into "Impact Topics" that describe the specific dimensions of impact relevant to that stakeholder and within the impact topics, are weighted questions that provide an indicator of a company's positive impact based on its policies, practices, outputs, and outcomes.

### Question Weighting

The specific questions that appear in the assessment depend on the company's track, which is the sector, size, and geography of the business.

Each question is assigned a relative weighting based on how difficult the practice is to implement and the directness of the indicator in assessing a positive impact on workers, communities, environment, and/or customers as determined by B Lab's independent Standards Advisory Council.

**Generally speaking, questions measuring specific outputs and outcomes are more heavily weighted than questions about policies and practices.**

## IMPACT AREA: GOVERNANCE

Impact Topic and Scores	Question Topics
<p><b>Mission &amp; Engagement</b> Possible Score 4.51 Our Score 3.3</p>	<ol style="list-style-type: none"> <li>1. Level of Impact Focus</li> <li>2. Mission Statement Characteristics</li> <li>3. Mission Statement</li> <li>4. Social and Environmental Decision-Making</li> <li>5. Social and Environmental Performance Training</li> <li>6. Managers with Responsibilities to Mission</li> <li>7. Board Review of Social or Environmental Performance</li> <li>8. Stakeholder Engagement</li> <li>9. Management of Material Social and Environmental Issues</li> <li>10. Identification of Material Issues</li> </ol>
<p><b>Ethics &amp; Transparency</b> Possible Score 8.98 Our Score 8.5</p>	<ol style="list-style-type: none"> <li>11. Governance Structures</li> <li>12. Governing Body Characteristics</li> <li>13. Governing Body Stakeholder Representation</li> <li>14. Conflict of Interest Questionnaire</li> <li>15. Code of Ethics</li> <li>16. Instruction on Code of Ethics</li> <li>17. Breached Code of Ethics Breachment Policy</li> <li>18. Anti-Corruption Practices</li> <li>19. Monitoring Ethics and Corruption</li> <li>20. Audited Financials</li> <li>21. Financial Controls</li> <li>22. Company Transparency</li> <li>23. Financial Transparency with Employees</li> <li>24. Impact Reporting</li> </ol>
<p><b>Governance Metrics</b> Score n/a</p>	<ol style="list-style-type: none"> <li>25. Last Fiscal Year</li> <li>26. Reporting Currency</li> <li>27. Revenue Year Before Last</li> <li>28. Revenue Last Year</li> <li>29. Net Income Last Year</li> <li>30. Net Income Year Before Last</li> </ol>
<p><b>Mission Locked</b> Possible Score 10 Our Score 7.5</p>	<ol style="list-style-type: none"> <li>31. Mission Lock</li> </ol>

## IMPACT AREA: WORKERS

### Impact Topic and Scores

### Question Topics

#### **Workers Impact Area Introduction**

Score n/a

32. Majority Hourly vs. Salaried Workers
33. Use Of Contracted Labour
34. Independent Contractor Instructions
35. Workers Impact Business Model Introduction
36. Ownership Eligibility
37. Comprehensive Employee Ownership Plan
38. # of Full Time Workers
39. # of Full Time Workers Last Year
40. # of Part Time Workers
41. # of Part Time Workers Last Year
42. # of Temporary Workers
43. # of Temporary Workers Last Year

#### **Financial Security**

Possible Score 7.4

Our Score 5

44. Lowest Paid Wage
45. % of Employees Paid Individual Living Wage
46. % of Employees Paid Family Living Wage
47. % Above the Minimum Wage
48. Initiatives To Increase Wages and Benefits
49. Compensation Policies and Practices
50. % Participation in Employee Ownership
51. % of Company Owned by Non-Executive Employees
52. Retirement Programs
53. Financial Services for Employees

#### **Health, Wellness, & Safety**

Possible Score 12

Our Score 7.2

54. Government Provision Of Healthcare
55. Healthcare Coverage
56. Supplementary Health Benefits
57. Supplementary Health Benefits Eligibility for Part-Time Workers
58. Health and Wellness Initiatives
59. Indoor Air Quality Audits

#### **Career Development**

Possible Score 6.02

Our Score 3.9

60. Professional Development Policies and Practices
61. Amount of Training for New Hires
62. Paid Professional Development Days
63. Management Training
64. Employee Review Process
65. Internal Promotions
66. Intern Hiring Practices
67. End of Employment Support

#### **Career Development (Salaried)**

Possible Score 1.75

Our Score 0.9

68. Skills-Based Training Participation
69. Cross-Job Skills Training Participation
70. External Professional Development Participation
71. Subsidized Educational Opportunities
72. Career Development Policies

#### **Engagement & Satisfaction**

Possible Score 6.5

Our Score 4.4

73. Employee Handbook Information
74. Paid Secondary Caregiver Leave
75. Supplementary Benefits
76. Worker Empowerment
77. Surveying and Benchmarking Engagement and Attrition
78. Departed Employees
79. Employee Satisfaction

#### **Engagement & Satisfaction (Salaried)**

Possible Score 3.5

Our Score 2.6

80. Number of Paid Days Off
81. Paid Primary Caregiver Leave for Salary Workers
82. Worker Flexibility Options
83. Workplace Flexibility in Practice
84. Attrition Rate for Salaried Workers

## IMPACT AREA: COMMUNITY

Impact Topic and Scores	Question Topics
<b>Community Impact Area Introduction</b> Score n/a	85. Community Oriented Impact Business Model 86. Community Oriented Business Models 87. Formal Charitable Giving Model Commitment
<b>Diversity, Equity, &amp; Inclusion</b> Possible Score 14.1 Our Score 6.8	88. Inclusive Hiring Practices 89. Diverse Ownership and Leadership 90. Inclusive Work Environments 91. Management of Diversity, Equity, and Inclusion 92. Measurement of Diversity 93. Low Income Workers 94. Workers from Ethnic or Racial Minorities 95. Women Workers 96. Workers from Other Underrepresented Populations 97. High to Low Pay Ratio 98. Female Management 99. Management from Underrepresented Populations 100. Female Directors 101. Directors from Underrepresented Populations 102. Supplier Diversity Policies or Programs 103. Supplier Ownership Diversity
<b>Economic Impact</b> Possible Score 15 Our Score 6	104. Geographic Structure and Scope 105. Job Growth Rate 106. New Jobs Added Last Year 107. Non-accredited Investor Ownership 108. Local Ownership 109. Local Purchasing and Hiring Policies 110. Spending on Local Suppliers 111. Facilities in Low-Income Communities
<b>Civic Engagement &amp; Giving</b> Possible Score 7.87 Our Score 4.3	112. Corporate Citizenship Program 113. Charitable Giving and Community Investment Policies and Practices 114. Relative Input for Community Investments 115. Total Amount of Charitable Donations 116. % of Revenue Donated 117. Policy Advocacy for Social and Environmental Standards 118. Advancing Social and Environmental Performance
<b>Supply Chain Management</b> Possible Score 1.9 Our Score 1.6	119. Significant Supplier Descriptions 120. Social or Environmental Screening of Suppliers 121. Outsourced Staffing Services 122. Improving Impact of Suppliers 123. % of Suppliers with Programs to Improve Impact
<b>Engagement &amp; Satisfaction</b> Possible Score 6.5 Our Score 4.4	73. Employee Handbook Information 74. Paid Secondary Caregiver Leave 75. Supplementary Benefits 76. Worker Empowerment 77. Surveying and Benchmarking Engagement and Attrition 78. Departed Employees 79. Employee Satisfaction
<b>Engagement &amp; Satisfaction (Salaried)</b> Possible Score 3.5 Our Score 2.6	80. Number of Paid Days Off 81. Paid Primary Caregiver Leave for Salary Workers 82. Worker Flexibility Options 83. Workplace Flexibility in Practice 84. Attrition Rate for Salaried Workers

## IMPACT AREA: ENVIRONMENT

Impact Topic and Scores	Question Topics
<b>Environment Impact Area Introduction</b> Score n/a	Environmental Business Model
<b>Environmental Management</b> Possible Score 7 Our Score 3.5	124. Green Building Standards 125. Facility Improvement with Landlord 126. Environmental Purchasing Policy Topics 127. Environmental Management Systems
<b>Air &amp; Climate</b> Possible Score 6.03 Our Score 4.3	128. Monitoring Energy Usage 129. Total Energy Use 130. Total Renewable Energy Use 131. Renewable Energy Usage 132. Low Impact Renewable Energy Use 133. Facility Energy Efficiency 134. Energy Use Reductions 135. Monitoring Greenhouse Gas Emissions 136. Total Scope 1 GHGs 137. Total Scope 2 GHGs 138. Total Scope 3 GHGs 139. Carbon Intensity (not including carbon credits) 140. Carbon Intensity (including carbon credits) 141. Greenhouse Gas Emissions Reduced 142. Reducing Impact of Travel/Commuting 143. % GHG Emissions Offset
<b>Water</b> Possible Score 2 Our Score 0.8	144. Monitoring and Managing Water Use 145. Total Water Use 146. Water Conservation Practices
<b>Land &amp; Life</b> Possible Score 4 Our Score 3	147. Monitoring and Reporting Non-hazardous Waste 148. Non-hazardous Waste Generated 149. Total Waste Disposed 150. Total Waste Recycled 151. Recycling Programs 152. Reducing Waste 153. Hazardous Waste Disposal 154. Chemical Reduction Methods
<b>Green Lending</b> Possible Score 30 Our Score 0	155. Green Lending Products Offered To Organizations 156. Green Lending Products Offered To Individuals 157. Percent Of Loans In Green Lending 158. Tracking Environmental Metrics

## IMPACT AREA: CUSTOMERS

Impact Topic and Scores	Question Topics
<b>Customers Impact Area Introduction</b> Score n/a	159. Customer Impact Business Model Introduction
<b>Customer Stewardship</b> Possible Score 4.47 Our Score 3.7	160. Managing Customer Stewardship 161. Product Accreditations and Certifications 162. Monitoring Customer Satisfaction and Retention 163. Managing Product Impacts 164. Managing Marketing and Advertising 165. Data Usage and Privacy 166. Data Security Management
<b>Targeted for Investment</b> Possible Score 6 Our Score 4	167. Microfinance Savings Products Offered 168. Banking Loan Products With Benefit 169. Banking Dedicated Deposit Product For Mission
<b>Leadership &amp; Outreach</b> Possible Score 6.01 Our Score 1.6	170. Banking External Recognition 171. Banking Percent Of AUM Certified As CDFI Or CDE 172. Banking Average Current CRA Rating 173. Banking Weighted Avg Performance NCIF Metrics 174. Banking Average Aeris Score 175. Banking Technical Assistance To Borrowers
<b>Investment Criteria</b> Possible Score 7.02 Our Score 0.2	176. Banking Underwriting Standards Review Loans 177. Banking Must Exceed Standard To Receive Loan 178. Banking Percent Of Loan Portfolio With Loan Perform Standards 179. Banking Percent Borrowers In Person Pre Loan 180. Banking Underwriting Standards Provide Lower Interest Rates 181. Banking Underwriting Measure Willingness To Pay
<b>Portfolio Management</b> Possible Score 7.98 Our Score 6.3	182. Banking 3 Year ROA 183. Banking EOA Ratio 184. Banking Pc Impaired Assets 185. Banking Annual Loan Review 186. Banking Pc Assets Committed To Real Economy 187. Banking Pc Revenues Derived From Real Economy 188. Banking Pc Deposits To Assets 189. Banking Percent Loan Originations Serviced 190. Banking Pc Clients Sourced Serviced
<b>Portfolio Reporting</b> Possible Score 3 Our Score 0	191. Banking Borrower Surveys Required
<b>Serving in Need Populations</b> Score n/a	192. Banking Serves Individuals Or Businesses

## IMPACT AREA: DISCLOSURE

Impact Topic and Scores	Question Topics
<b>Disclosure Industries</b>	193. Disclosure Alcohol 194. Disclosure Tobacco 195. Disclosure Gambling 196. Disclosure Firearms Weapons 197. Disclosure Pornography 198. Disclosure Payday, Short Term, or High Interest Lending 199. Disclosure Fossil Fuels 200. Disclosure Mining 201. Disclosure Nuclear Power or Hazardous Materials 202. Disclosure Prisons 203. Disclosure Whole Life Insurance 204. Disclosure Volunteer Placement to Orphanages 205. Disclosure Tax Advisory Services 206. Disclosure Animal Products or Services 207. Disclosure Genetically Modified Organisms 208. Disclosure Illegal Products or Subject to Phase Out 209. Disclosure Industries at Risk of Human Rights Violations 210. Other Disclosure Industries 211. Company Explanation Of Disclosure Item Flags
<b>Disclosure Practices</b>	212. No formal Registration Under Domestic Regulations 213. Tax Reduction Through Corporate Shells 214. Operates in conflict zones 215. Sale of Data 216. Facilities located in sensitive ecosystems 217. Marketing of Breastmilk Substitutes 218. Activities against freedom of association/collective bargaining 219. Employs Individuals on Zero-Hour Contracts 220. Company workers are prisoners 221. Company Employs Workers Under Age 15 (Or Other ILO Minimum Age) 222. Overtime For Hourly Workers Is Compulsory 223. Other Disclosure Practices 224. Company Explanation Of Disclosure Item Flags
<b>Disclosure Outcomes &amp; Penalties</b>	225. On-Site Fatality 226. Litigation or Arbitration 227. Company has filed for bankruptcy 228. Bribery, Fraud, or Corruption 229. Anti-Competitive Behaviour 230. Financial Reporting, Taxes, Investments, or Loans 231. Political Contributions or International Affairs 232. Labour Issues 233. Breaches of Confidential Information 234. Significant Layoffs 235. Hazardous Discharges Into Air/Land/Water (Past 5 Yrs) 236. Large Scale Land Conversion, Acquisition, or Relocation 237. Penalties Assessed For Environmental Issues 238. Violation of Indigenous Peoples Rights 239. Other Disclosure Outcomes & Penalties 240. Company Explanation Of Disclosure Item Flags
<b>Supply Chain Disclosure</b>	241. Suppliers in Conflict Zones 242. Suppliers Negative Social Impact 243. Suppliers Negative Environmental Impact