



Principles of Values-based Banking (2020)

5+1 Principles

1. Social and environmental impact and sustainability are at the heart of the business model
2. Grounded in communities, serving the real economy, and enabling new business models to meet the needs of people
3. Long-term relationships with clients and a direct understanding of their economic activities and the risks involved
4. Long-term, self-sustaining, and resilient to outside disruptions
5. Transparent and inclusive governance

All of these principles embedded in the leadership and the culture of the member financial institution