

# BANK POLICY ASSESSMENT SUMMARY

	Scope of commitments					Environmental standards					Social standards					Total policy score
	Signatory to main int. covenants?	Publicly available forest-sector policy?	Applies to all forms of financial services?	Applies to all clients within the same group of companies?	Independent checks on client operations?	Operations in natural forests prohibited?	Operations in primary forests prohibited?	Operations that degrade HCV/HCS forests prohibited?	Operations in protected areas prohibited?	Proof of legality in operations required?	Client land tenure legality checked?	Proof of client FPIC processes required?	Forced and child labour prohibited?	H&S protections required for workers?	Grievance mechanism available?	
Malayan Banking	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
CIMB	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
Mizuho Financial	●	●	●	●	●	●	●	●	●	●	●	●	●	●	10	
HSBC	●	●	●	●	●	●	●	●	●	●	●	●	●	●	16	
DBS	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
China Development Bank	●	●	●	●	●	●	●	●	●	●	●	●	●	●	1	
Oversea-Chinese Banking Corporation	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
Standard Chartered	●	●	●	●	●	●	●	●	●	●	●	●	●	●	17	
JPMorgan Chase	●	●	●	●	●	●	●	●	●	●	●	●	●	●	14	
Industrial and Commercial Bank of China	●	●	●	●	●	●	●	●	●	●	●	●	●	●	1	
Credit Suisse	●	●	●	●	●	●	●	●	●	●	●	●	●	●	20	
RHB Banking	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
Mitsubishi UFJ Financial	●	●	●	●	●	●	●	●	●	●	●	●	●	●	10	
Deutsche Bank	●	●	●	●	●	●	●	●	●	●	●	●	●	●	15	
Bank Mandiri	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
Morgan Stanley	●	●	●	●	●	●	●	●	●	●	●	●	●	●	7	
Sumitomo Mitsui Financial	●	●	●	●	●	●	●	●	●	●	●	●	●	●	10	
Bank of Communications	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
Bank Negara Indonesia	●	●	●	●	●	●	●	●	●	●	●	●	●	●	1	
Citigroup	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18	
Danatama Makmur	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
Rabobank	●	●	●	●	●	●	●	●	●	●	●	●	●	●	23	
Bank Rakyat Indonesia	●	●	●	●	●	●	●	●	●	●	●	●	●	●	1	
ANZ	●	●	●	●	●	●	●	●	●	●	●	●	●	●	11	
China International Capital Corporation	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
AmBank Group	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	
ABN Amro	●	●	●	●	●	●	●	●	●	●	●	●	●	●	24	
Bank of China	●	●	●	●	●	●	●	●	●	●	●	●	●	●	0	

Key:  
● = 0   ● = 1   ● = 2



## ASSESSMENT SCORING CRITERIA

Criteria	Yes/No	0	1	2
<b>Scope of commitments</b>				
Is the bank a signatory to the main international covenants relevant to forestry and land issues? (1)	Yes/No	Not signatory to or participant in any relevant treaties or covenants.	Signatory to or participant in some but not all relevant treaties or covenants.	Signatory to or participant in all relevant treaties or covenants.
Does the bank have a publicly available forestry sector specific safeguard policy?	Yes/No	The financier does not have a forestry policy or ESG Guidelines.	The financier does not have a forestry policy, but does have ESG guidelines.	The financier has a forestry policy.
Applied to all forms of investments and financial services provided?	Yes/No	Scope of relevance to forms of investments and financial services not clearly described.	Applied to some but not all forms of investments and financial services.	Explicitly applied to all forms of investments and financial services.
Applied to all clients within the same group of companies?	Yes/No	Not clearly described.	Applied to entire group of companies only on a case by case basis OR implicitly applied through certification requirements.	Explicitly applied to all clients within the same group of companies.
Are clients' operations required to undergo regular independent assessment in relation to legality, social and environmental issues?	Yes/No	Clients are not expected to be certified, and no independent assessments are commissioned.	Some clients required to undergo independent assessments, including through certification requirements and/or participation in covenants.	All clients are required to be certified, or independent assessments are commissioned.
<i>Scope of commitments score</i>				
<b>Environmental standards</b>				
Is the degradation or conversion of natural forests prohibited? (2)	Yes/No	No or not explicitly described.	Yes, in some cases.	Yes, explicitly prohibited by policy.
Are forestry/agricultural operations in primary forest prohibited? (3)	Yes/No	No or not explicitly described.	Yes, in some cases.	Yes, explicitly prohibited by policy.
Are forestry/agricultural operations that degrade High Conservation Value (HCV) and/or High Carbon Stock (HCS) forest prohibited? (4)	Yes/No	No or not explicitly described.	Yes, in many cases or implicitly through certification requirements.	Yes, explicitly prohibited by policy.
Are operations in protected areas prohibited? (5)	Yes/No	No or not explicitly described.	Yes, in many cases OR implicitly through certification requirements.	Yes, explicitly prohibited by policy.
Is proof of legality in operations and sourcing required?	Yes/No	No or not explicitly described.	Yes, in many cases OR implicitly through certification requirements.	Yes, explicitly required by policy.
<i>Environmental standards score</i>				
<b>Social standards</b>				
Is a check of land tenure legality required? (6)	Yes/No	No or not explicitly described.	Yes, in some cases OR implicitly through certification requirements.	Yes, explicitly required by policy.
Is proof of the Free, Prior and Informed Consent (FPIC) of indigenous communities required where applicable? (7)	Yes/No	No or not explicitly described.	Yes, in some cases OR implicitly through certification requirements OR participation in covenants.	Yes, explicitly required by policy.
Is forced labour and child labour prohibited?	Yes/No	No or not explicitly described.	Yes, in some cases OR implicitly through certification requirements OR participation in covenants.	Yes, explicitly prohibited by policy.
Are health & safety protections for the community and workers required?	Yes/No	No or not explicitly described.	Yes, in some cases OR implicitly through certification requirements OR participation in covenants.	Yes, explicitly required by policy.
Do communities affected by client operations have any grievance mechanism available to them?	Yes/No	No or not explicitly described.	Yes, in some cases OR implicitly through certification requirements OR participation in covenants.	Yes, explicitly required by policy.
<i>Social standards score</i>				

(1) Relevant covenants include the Soft Commodities Compact (SCC), Equator Principles (EP), UN Principles for Responsible Investment (PRI) and the UN Global Compact, among others.

A score of 2 requires endorsement of at least two of the following covenants, unless not relevant: EP, SCC, or PRI.

(2) Natural forests encompass primary forests as well as naturally regenerated secondary forests. (FAO)

(3) Primary forests are naturally regenerated forests of native species, where there are no clearly visible indications of human activities and the ecological processes are not significantly disturbed. (FAO)

(4) For more information on HCV and HCS forests, see: The High Conservation Value (HCV) Resource Network. <https://www.hcvnetwork.org/>, and The High Carbon Stock (HCS) Approach. <http://highcarbonstock.org/>

(5) Protected areas include UNESCO World Heritage Sites; Wetlands on the Ramsar List; and IUCN categories I, II, III and IV.

(6) This may entail verifying legal title to the land and acquisition of all relevant permits and approvals.

(7) Application of FPIC must be in line with the following standards: UN Declaration on the Rights of Indigenous Peoples (UNDRIP). [http://www.un.org/esa/socdev/unpfii/documents/DRIPS\\_en.pdf](http://www.un.org/esa/socdev/unpfii/documents/DRIPS_en.pdf); and Convention on Indigenous and Tribal Peoples (ILO-169). [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_INSTRUMENT\\_ID:312314](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:312314)

See also: FAO, 2014. Respecting Free, Prior and Informed Consent: Practical Guidance for governments, companies, NGOs, Indigenous peoples and local communities in relation to land acquisition. Governance of Tenure Technical Guide No 3. <http://www.fao.org/3/a-i3496e.pdf>