

SASB Reference Table

The Sustainability Accounting Standards Board (SASB) is an independent standards-setting organization that promotes the disclosure of important sustainability-related information to meet the needs of investors. The following table refers to Commercial Bank standards as defined by the Sustainable Industry Classification System (SICS), and shows where each topic is reported.

Prepared: July 2021

Topics	Indicator	Code	Reporting location
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	–
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Annual Report 2021: P52
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	–
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	–
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	–
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	–
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	Annual Report 2021: P79-80, P115-120
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	Sustainability Report 2021: P25-30
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	–
	Description of whistleblower policies and procedures	FN-CB-510a.2	Annual Report 2021: P32, P35-37
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Annual Report 2021: P172
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	Annual Report 2021: P47

Activity Metric	Code	Reporting location
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	Annual Report 2021: P97
(1) Number and (2) value of loans by segment: (a) personal, (b)small business, and (c) corporate	FN-CB-000.B	Annual Report 2021: P98-101