

# Global Reporting Initiative Content Index

Global Reporting Initiative (GRI) Content Index 'In Accordance' – Core		
General Standard Disclosures		
GRI Aspects		Page no. / Reference
<b>Strategy and Analysis</b>		
G4 -1	Provide a statement from the most senior decision-maker of the organisation about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability.	9-11, 25
<b>Organisational Profile</b>		
G4-3	Name of the organisation.	United Overseas Bank Limited
G4-4	Primary brands, products, and services.	2
G4-5	Location of the organisation's headquarters.	Singapore
G4-6	Number of countries where the organisation operates, and names of countries where either the organisation has significant operations or that are specifically relevant to the sustainability topics covered in the report.	3
G4-7	Nature of ownership and legal form.	Public limited company listed on the Singapore Exchange
G4-8	Markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	20-21, 26-47
G4-9	Scale of the organisation.	20-21, 49, 81, 246-247
G4-10	Employee profile.	49, 56, 81
G4-11	Percentage of total employees covered by collective bargaining agreements.	50
G4-12	Describe the organisation's supply chain.	23, 58, 82 Our purchases include services related to employees, our premises and operations, as well as information technology.
G4-13	Any significant changes during the reporting period regarding the organisation's size, structure, ownership or its supply chain.	No significant changes during the reporting period.
G4-14	Report whether and how the precautionary approach or principle is addressed by the organisation.	25, 65
G4-15	Externally-developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses.	Inside front cover, 25, 27-28, 50, 65, 73-75, 86, 111
G4-16	Memberships of associations and national or international advocacy organisations.	Key memberships include The Association of Banks in Singapore (chairmanship), The Institute of Banking and Finance, Singapore Business Federation and Singapore Chinese Chamber of Commerce and Industry.



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General Standard Disclosures		
GRI Aspects		Page no. / Reference
<b>Identified Material Aspects and Boundaries</b>		
G4-17	<ul style="list-style-type: none"> <li>List all entities included in the organisation's consolidated financial statements or equivalent documents.</li> <li>Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.</li> </ul>	206-208
G4-18	<ul style="list-style-type: none"> <li>Process for defining the report content and the Aspect Boundaries.</li> <li>Explain how the organisation has implemented the Reporting Principles for Defining Report Content.</li> </ul>	25, 75, 78
<b>Identified Material Aspects and Boundaries</b>		
G4-19	List all the material Aspects identified in the process for defining report content.	76-77
G4-20	For each material Aspect, report the Aspect Boundary within the organisation.	76-77
G4-21	For each material Aspect, report the Aspect Boundary outside the organisation.	76-77
G4-22	Report the effect of any restatements of information provided in previous reports and the reasons for such restatements.	Not applicable as it is our first GRI-based report.
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	Not applicable as it is our first GRI-based report.
<b>Stakeholder Engagement</b>		
G4-24	Provide a list of stakeholder groups engaged by the organisation.	78-80
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	75-80 Our stakeholders include those who are impacted by our business decisions or who may impact our business with their opinions or actions.
G4-26	Report the organisation's approach to stakeholder engagement.	71, 78-80, 100
G4-27	<ul style="list-style-type: none"> <li>Key topics and concerns that have been raised through stakeholder engagement and how the organisation has responded to those key topics and concerns, including through its reporting.</li> <li>Report the stakeholder groups that raised each of the key topics and concerns.</li> </ul>	78-80

General Standard Disclosures		
GRI Aspects		Page no. / Reference
<b>Report Profile</b>		
G4-28	Reporting period.	1 January 2014 to 31 December 2016
G4-29	Date of most recent previous report (if any).	Not applicable as it is our first GRI-based report.
G4-30	Reporting cycle.	Annual
G4-31	Provide the contact point for questions regarding the report or its contents.	82
G4-32	<ul style="list-style-type: none"> <li>Report the 'in accordance' option the organisation has chosen.</li> <li>Report the GRI Content Index for the chosen option.</li> <li>Report the reference to the External Assurance Report, if the report has been externally assured.</li> </ul>	Inside front cover, 78, 253
G4-33	Organisation's policy and current practice with regard to seeking external assurance for the report.	78
<b>Governance</b>		
G4-34	Governance structure of the organisation, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	75, 91-92
<b>Ethics and Integrity</b>		
G4-56	Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.	4-5, 7, 11, 48, 50, 53-54, 73-74, 102
<b>Specific Standard Disclosures</b>		
GRI Aspects	Disclosure on Management Approach (DMA) and Indicators	Page no. / Reference
<b>Economic Performance</b>		
G4-EC1	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.	23, 58, 82
G4-EC4	Total monetary value of financial assistance received by the organisation from governments during the reporting period.	51
<b>Indirect Economic Impact</b>		
G4: DMA	Indirect economic impact.	23, 58
G4-EC7	Development and impact of infrastructure investments and services supported.	40, 47, 58
G4-EC8	Significant indirect economic impacts including the extent of impacts.	23, 27-31, 36-37, 39-42, 47, 57-64



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Specific Standard Disclosures		
GRI Aspects	Disclosure on Management Approach (DMA) and Indicators	Page no. / Reference
<b>Procurement Practices</b>		
G4 DMA	Procurement Practices	23, 58
G4-EC9	Proportion of spending on local suppliers at significant locations of operation.	23, 58, 82
<b>Energy</b>		
G4: DMA	Energy.	65-67
G4-EN3	Energy consumption within the organisation.	65, 67, 82
G4-EN5	Energy intensity.	67, 82
G4-EN6	Reduction of energy consumption.	65, 67, 82
<b>Water</b>		
G4-EN8	Total water withdrawal by source.	67, 82
<b>Emissions</b>		
G4: DMA	Emissions.	65
G4-EN16	Indirect greenhouse gas (GHG) emissions (Scope 2).	67, 82
G4-EN18	Greenhouse gas (GHG) emissions intensity.	67, 82
<b>Effluents and Waste</b>		
G4-EN23	Total weight of waste by type and disposal method.	66-67, 82
<b>Employment</b>		
G4: DMA	Employment.	48-56, 106-110
G4-LA1	Total number and rate of new employee hires and employee turnover by age group, gender and region.	49, 56
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees.	54
<b>Training and Education</b>		
G4-LA9	Average hours of training per year per employee by gender and by employee category.	51
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	53-54

Specific Standard Disclosures		
GRI Aspects	Disclosure on Management Approach (DMA) and Indicators	Page no. / Reference
<b>Diversity and Equal Opportunity</b>		
G4-LA12	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership and other indicators of diversity.	12-19, 49, 56, 91
<b>Local Communities</b>		
G4: DMA	Local communities.	57-64
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments and development programmes.	57-64
G4-FS13	Access points in low-populated or economically disadvantaged areas by type.	30-31
G4-FS14	Initiatives to improve access to financial services for disadvantaged people.	30-31, 52, 81
<b>Anti-Corruption</b>		
G4-SO4	Communication and training on anti-corruption policies and procedures.	50, 74
G4-SO5	Confirmed incidents of corruption and actions taken.	74
<b>Product and Service Labelling</b>		
G4: DMA	Product and service labelling. Policies for the fair design and sale of financial products and services. Initiatives to enhance financial literacy by type of beneficiary.	27, 62
G4-PR5	Results or key conclusions of surveys measuring customer satisfaction conducted in the reporting period.	27, 81
<b>G4 Financial Services Sector Disclosures</b>		
<b>Product Portfolio</b>		
G4-FS6	Percentage of the portfolio for business lines by specific region, size and by sector.	140, 146
G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	29, 36, 39, 47, 62, 81
G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	47

