

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 101: Foundation 2016		
General Disclosures		
GRI 102: General Disclosures 2016	Organisational Profile	
	102-1 Name of the organisation	Page 2
	102-2 Activities, brands, products, and services	Pages 2 and 4
	102-3 Location of headquarters	Page 4
	102-4 Location of operations	Page 4
	102-5 Ownership and legal form	Page 100 - MCB Group Annual Report 2020 available on https://www.mcbgroup.com/en/investor-centre/annual-reports
	102-6 Markets served	Page 24-25 - MCB Group Annual Report 2020 available on https://www.mcbgroup.com/en/investor-centre/annual-reports
	102-7 Scale of the organisation	Pages 4-5
	102-8 Information on employees and other workers	Pages 52-53
	102-9 Supply chain	Page 29
	102-10 Significant changes to the organisation and its supply chain	Page 2
	102-11 Precautionary Principle or approach	We apply the Precautionary Principle in our operations and projects financed through the Equator Principles, so as to ensure minimal damage to the environment.
	102-12 External Initiatives	Pages 14-16
	102-13 Membership of associations	Pages 16 and 17 (Mauritius Bankers Association, Business Mauritius, Economic Development Board and other institutions)
	Strategy	
	102-14 Statement from senior decision-maker	Pages 6-8
	Ethics and Integrity	
	102-16 Values, principles, standards, and norms of behaviour	Page 20 (Ethics and Integrity)
	Governance	
	102-18 Governance structure	Page 13; Page 100 - MCB Group Annual Report 2020 available on https://www.mcbgroup.com/en/investor-centre/annual-reports
Stakeholder Engagement		
102-40 List of stakeholder groups	Page 17	
102-41 Collective bargaining agreements	60% of employees are covered by collective bargaining agreements (excluding overseas subsidiaries)	
102-42 Identifying and selecting stakeholders	Pages 53-55 - MCB Group Annual Report 2020 available on https://www.mcbgroup.com/en/investor-centre/annual-reports	
102-43 Approach to stakeholder engagement	Pages 53-55 - MCB Group Annual Report 2020 available on https://www.mcbgroup.com/en/investor-centre/annual-reports	
102-44 Key topics and concerns raised	Page 17	

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 101: Foundation 2016		
General Disclosures		
GRI 102: General Disclosures 2016	Reporting practice	
	102-45 Entities included in the consolidated financial statements	Page 4
	102-46 Defining report content and topic Boundary	Page 2
	102-47 List of material topics	Pages 18-19
	102-48 Restatements of information	There is no restatements of information.
	102-49 Changes in reporting	There is no changes.
	102-50 Reporting period	Page 2; For environmental objectives, the reporting year is January-December 2019 (Page 34).
	102-51 Date of most recent report	Sustainability Report 2019 - covers the period 1 July 2018 - 30 June 2019
	102-52 Reporting cycle	Annual
	102-53 Contact point for questions regarding the report	Page 2
	102-54 Claims of reporting in accordance with the GRI Standards	Page 2
	102-55 GRI content index	Page 58
102-56 External assurance	The organisation has decided not to seek external assurance for the report.	
Material Topics		
GRI 200 Economic Standard Series		
Economic Performance		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Page 4
Market presence		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Page 55

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 200 Economic Standard Series		
Indirect Economic Impacts		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 203: Indirect Economic Impacts 2016	203-2 Significant indirect economic impacts	Pages 26-29, 42, 44, 56,57
Procurement Practices		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Pages 18 and 29; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Page 29
Anti-corruption		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Page 20 (Ethics and Integrity)
	205-2 Communication and training about anti-corruption policies and procedures	Page 20 (Ethics and Integrity)

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 300 Environmental Standard Series		
Energy		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Pages 18, 34 and 38; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 302: Energy 2016	302-1 Energy consumption within the organisation	Page 34
	302-3 Energy intensity	Page 34
	302-4 Reduction of energy consumption	Page 34
Water and Effluents		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Pages 18 and 36; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 303: Water and Effluents 2018	303-5 Water consumption	Page 36
Emissions		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18, 35, 39-42, 43 (Ebony Forest); Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Page 36
	305-2 Energy indirect (Scope 2) GHG emissions	Page 36
	305-3 Other indirect (Scope 3) GHG emissions	Page 36
	305-4 GHG emissions intensity	Page 36
	305-5 Reduction of GHG emissions	Page 36, 39-42 (Klima section)

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 300 Environmental Standard Series		
Waste		
GRI 103: Management approach 2020	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 306: Waste 2020	306-3 Waste generated	Page 38
	306-4 Waste diverted from disposal	Page 38
Environmental Compliance		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 307: Environmental Compliance 2016	307-1 Non compliance with environmental laws and regulations	The Group complies with all applicable environmental laws and regulations.
GRI 400 Social Standard Series		
Employment		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Page 54
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 55

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 400 Social Standard Series		
Occupational Health and Safety		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 403: Occupational Health and Safety 2018	403-9 Work-related injuries	Page 55
Training and Education		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Page 55
	404-2 Programs for upgrading employee skills and transition assistance programs	Page 54
Diversity and Equal Opportunity		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Page 53; Pages 102-103, 108-112 - MCB Group Annual Report 2020 available on https://www.mcbgroup.com/en/investor-centre/annual-reports

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 400 Social Standard Series		
Freedom of Association and Collective Bargaining		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Page 21 (Human Rights)
Forced or Compulsory Labour		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 409: Forced or Compulsory Labour	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labour	Page 21 (Human Rights); Page 38 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
Human Rights Assessment		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 412: Human Rights Assessment 2016	412-1 Operations that have been subject to human rights reviews or impact assessments	Page 21 (Human Rights and Equator Principles) Page 38 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 400 Social Standard Series		
Local Communities		
GRI 103: Management approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Pages 42-44, 56
Public Policy		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 415: Public Policy 2016	415-1 Political Contributions	Page 62 - MCB Group Annual Report 2020 available on https://www.mcbgroup.com/en/investor-centre/annual-reports
Marketing and Labeling		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Pages 21-22, 30

GRI Content Index

GRI Standard	Disclosure	Page Number(s) and/or URL(s)
GRI 400 Social Standard Series		
Customer Privacy		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Page 21
Socioeconomic Compliance		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-2 The management approach and its components	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
	103-3 Evaluation of the management approach	Page 18; Pages 13, 18-20 - MCB Sustainability Report 2019 available on https://www.mcbgroup.com/en/
GRI 419: Socioeconomic Compliance 2016	419-1 Non-compliance with laws and regulations in the social and economic area	The Group complies with all applicable laws and regulations in the social and economic area.

UNEPFI Principles for Responsible Banking

Principles for Responsible Banking		Progress against the Principles
Principle 1 Alignment	We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks	Our Sustainability Strategy - pages 12-19; Our commitment on climate - page 39.
Principle 2 Impact & target setting	We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.	A Vibrant and Sustainable Economy section - pages 26-30; Our Environmental and Cultural Heritage - pages 34 - 45; Individual and Collective Well-Being - pages 51-57.
Principle 3 Clients & Customers	We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.	Customers - pages 21-22; Financial Literacy and Digitalisation - page 30; 'Lokal is Beautiful', Microfinance, Resilient Production, SME Marketplace, 'Made in Moris' campaign and Impact Ecosystem - pages 26-28; Equator Principles - page 21.
Principle 4 Stakeholders	We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.	Stakeholder Engagement - page 17
Principle 5 Governance & Culture	We will implement our commitment to these Principles through effective governance and a culture of responsible banking.	Our Sustainability Strategy - pages 12-13
Principle 6 Transparency & Accountability	We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.	Information relating to our environmental, social and governance aspects included in this Sustainability Report shows our accountability and transparency towards our stakeholders.

List of Acronyms

AFD	Agence Française de Développement
AML/CFT	Anti-Money Laundering and Combating the Financing of Terrorism
ATM	Automated Teller Machine
BFCOI	Banque Française Commerciale de l'Océan-Indien
CO2-eq	Carbon dioxide equivalent
CSR	Corporate Social Responsibility
DPA	Data Protection Act
EP	Equator Principles
FTE	Full Time Equivalent
GDPR	General Data Protection Regulation
GHG	Greenhouse Gas
GRI	Global Reporting Initiative
HR	Human Resources
IT	Information Technology

kWh	Kilo Watt per hour
MIM	Made in Moris
MWh	Mega Watt per hour
NGO	Non-Governmental Organisation
NSIF	National Social Inclusion Foundation
SBU	Strategic Business Unit
SDGs	Sustainable Development Goals
SEMSI	Stock Exchange of Mauritius Sustainability Index
SME	Small Medium Enterprises
SUNREF	Sustainable Use of Natural Resources and Energy Finance
UN	United Nations
UNEP FI PRB	UN Environment Programme Finance Initiative Principles for Responsible Banking
UNGC	UN Global Compact