2013 CORPORATE RESPONSIBILITY REPORT
WELCOME TO MCGRAW HILL FINANCIAL’S 2013 CORPORATE RESPONSIBILITY REPORT.

Published exclusively online, the report provides an overview of Corporate Responsibility (CR) programs, practice and strategy across our global business, and covers our products and services as well as our operations. All information in the report relates to calendar year 2013 and refers to our global operations unless otherwise noted.

This is our first year reporting as McGraw Hill Financial (MHFI), following the separation of McGraw Hill Companies into two separate businesses, which means we have no historical data. This report therefore provides operational data for 2013 only, and 2013 will be our baseline for reporting in future years.

Transparency is a core value at McGraw Hill Financial, informing our business operations and our reporting. This report contains Standard Disclosures from the GRI Sustainability Reporting Guidelines. We have prepared this report using GRI G4 guidelines as a reference.

Click here to go directly to our 2013 GRI Index.

We hope you find this report accessible and informative. Developing our CR strategy, programs and reporting is a continual process, and we very much welcome comments and feedback at cr@mhfi.com.

MHFI SNAPSHOT

We are a leading ratings, benchmarks and analytics provider serving the global capital, commodities and commercial markets.

FAIRNESS, INTEGRITY AND TRANSPARENCY

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Letter from the CEO

CORPORATE RESPONSIBILITY AT MHFI

McGraw Hill Financial’s commitment to Corporate Responsibility – firmly rooted in our values of fairness, integrity and transparency – is at the heart of our Company’s success. It informs our products and services, strengthens the bonds with our stakeholders including customers, investors and employees, and drives our environmental and community-building efforts.

Since last year, McGraw Hill Financial has made considerable progress in advancing our Corporate Responsibility mission and shaping a strategy aligned with our new business. This report describes our comprehensive CR record in 2013, covering governance, employees, suppliers, sustainable products and services, environmental management, philanthropy and community engagement. A few highlights and innovations include:

- Launching the McGraw Hill Financial Global Institute, an ideas forum that supports the advancement of open and transparent capital and commodity markets, and explores broader societal issues including sustainability
- Providing more than $4 million in direct grants and employee-led giving to hundreds of nonprofits around the world
- Setting operational improvement targets for greenhouse gases (GHGs), waste and paper use, including a 15% reduction in GHG emissions levels by 2018
- Establishing a Diversity and Inclusion Scorecard to track the progress on embedding diversity at MHFI
- Updating the Code of Business Ethics, which guides our employees’ actions every day.

OUR NEW APPROACH

In early 2014, following extensive consultations with both internal and external stakeholders, we began to roll out our new Corporate Responsibility strategy. This new approach builds our CR programs on two pillars that complement the Company’s business objectives and focuses our resources where we can make the most difference.

Financial Essentials frames our goal to create economic opportunity and job growth by providing fundamental financial knowledge and tools.

Community Essentials defines McGraw Hill Financial’s commitment to build thriving communities by developing and connecting our employees and enhancing the environment.

As these initiatives demonstrate, at McGraw Hill Financial Corporate Responsibility is essential. I welcome feedback at cr@mhfi.com and look forward to reporting on our progress next year.

Douglas L. Peterson
President and Chief Executive Officer, McGraw Hill Financial

“McGraw Hill Financial’s commitment to Corporate Responsibility is at the heart of our Company’s success. It informs our products and services, strengthens the bonds with our stakeholders including customers, investors and employees, and drives our environmental and community-building efforts.”
Corporate Responsibility

OUR APPROACH

Corporate Responsibility is essential to McGraw Hill Financial’s business strategy. It is also essential to who we are, what we provide for our customers and our goals for the future.

For us, Corporate Responsibility starts with the commitment to fairness, integrity and transparency. This approach embraces not just how we operate but what we do, informing our ability to provide essential intelligence to the capital and commodities markets. We use these competencies to help to build robust economies and financial markets and create better lives and stronger communities for all our stakeholders.

In 2013, as we began the transition of our Corporate Responsibility strategy to align with our new business, our Corporate Responsibility framework rested on five pillars:

- Governance and our commitment to integrity and ethical behavior
- Attracting and retaining a first rate workforce
- Environmentally sustainable operations from our supply chain through to our facilities
- Products and services that serve the growing sustainability marketplace
- Investments in our community through employee volunteer engagement and innovative grant making focused on enhancing financial capability.

We believe everyone benefits from this responsible approach to doing business – our brands, shareholders, employees, suppliers, communities and wider society.

Corporate Responsibility Governance

We manage our Corporate Responsibility through the active engagement of senior managers and the people charged with the functional operations and day to day responsibility of the areas encompassed by our five pillars. Prior to the transition, our primary means of governance has included our Corporate Responsibility Committee (CRC). Executive sponsorship, quarterly meetings and senior management engagement have been hallmarks of our CRC. In addition, our Environmental Action Committee (EAC) reviews Company-wide environmental impacts and establishes performance targets to drive cost efficiencies and enhance risk and reputation management. EAC members represent key corporate functions including Global Procurement and Manufacturing, Paper Operations and Global Real Estate and Travel, and the Committee reports regularly to the CRC. The McGraw Hill Financial Board of Directors receives monthly updates on Corporate Responsibility activities and its Nominating and Governance Committee is briefed annually by the Head of Corporate Affairs and the Vice President of Corporate Responsibility.

“To pursue Corporate Responsibility properly, you need to lead with the business, and that’s what we are now doing. We see tremendous opportunities for our products and thought leadership to have positive impacts for society at the same time as expanding our business. Recognizing those opportunities and acting on them is essential to the success of our Corporate Responsibility strategy.”

LOUISE RAYMOND
VICE PRESIDENT
CORPORATE RESPONSIBILITY
MCGRAW HILL FINANCIAL
Stakeholder Engagement

Stakeholder engagement is essential to our Corporate Responsibility (CR) strategy and performance. We reach out to policy makers, NGOs, academics and other key stakeholders who can help us better understand which issues are most pressing and how they relate to McGraw Hill Financial. We also work with global CR organizations and peer companies to achieve common goals and inform our approach to responsibility issues. In 2013, we engaged with the following prominent stakeholder organizations:

- Boston College Center for Corporate Citizenship
- Business Roundtable’s S.E.E. (Society, Environment, Economy) Change Initiative
- World Economic Forum’s Green Growth Action Alliance (G2A2)
- World Economic Forum Global Agenda Council
- The Climate Bonds Initiative
- Oxford University Stranded Assets Programme
- Council on Environmental Quality
- United Nations Environment Programme
- Working Mother
- Asian Women in Business
- Council of Urban Professionals
- Human Rights Campaign.

Developing a CR Strategy for MHFI

In 2013, McGraw Hill Financial initiated a multifaceted process to develop a Corporate Responsibility strategy for the new Company. This process, led by our Corporate Responsibility team, relied heavily on insights from a variety of stakeholders to ensure maximum alignment with our business objectives. It included the following steps:

- Focus groups of employees globally to solicit feedback on existing CR programs
- Interviews with executive leaders to understand business opportunities and challenges
- Materiality assessment and development of a materiality matrix to map issues that are most relevant to stakeholders, society and our business
- Working group sessions with representatives from across business operations and business units to define priority topics and further refine and finalize CR strategy
- Development of the new CR framework organizing the priorities into key focus areas
- External stakeholder engagement with leading financial inclusion and financial capacity NGOs to solicit feedback on the framework
- Creation of working groups comprising business representation to help guide strategy going forward.

This comprehensive process resulted in our new Corporate Responsibility framework and strategic plan, which is based on two components: Financial Essentials and Community Essentials.
FINANCIAL ESSENTIALS AND COMMUNITY ESSENTIALS

Our new Corporate Responsibility strategy, which was launched in 2014, aligns with and complements the Company’s business objectives. Financial Essentials frames our goal to create economic opportunity, access and job growth by providing fundamental financial knowledge and tools. It covers three focus areas: strength of capital markets, financial services innovation and health of the economy. Community Essentials acts on McGraw Hill Financial’s commitment to build thriving communities by developing and connecting our employees and enhancing the environment. Focus areas include workforce diversity, community well-being, green business and our value chain footprint. This framework will guide our future Corporate Responsibility practices and reporting.

<table>
<thead>
<tr>
<th>McGraw Hill Financial’s Corporate Responsibility Framework</th>
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<tbody>
<tr>
<td><strong>Financial Essentials</strong></td>
</tr>
<tr>
<td>Create economic opportunities by providing fundamental financial knowledge and tools</td>
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<td><strong>Strength of capital markets</strong></td>
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<td>Capital market literacy</td>
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<td>Transparency of financial services</td>
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<td><strong>Financial services innovation</strong></td>
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<tr>
<td>Bridging income gaps</td>
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<tr>
<td>Nontraditional financial services for medium, small and microenterprises</td>
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<td><strong>Health of the economy</strong></td>
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<td>Synergy of regulations</td>
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<tr>
<td>Understanding demand, supply and access to credit</td>
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<tr>
<td><strong>Community Essentials</strong></td>
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<tr>
<td>Build thriving communities by developing and connecting our employees and enhancing the environment</td>
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<tr>
<td><strong>Employee excellence</strong></td>
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<tr>
<td>Strength and diversity of workforce</td>
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<tr>
<td>Employee and community well-being</td>
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<tr>
<td><strong>Vitality of the environment</strong></td>
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<tr>
<td>Green business</td>
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<tr>
<td>Value chain footprint</td>
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Products and Services

McGraw Hill Financial provides essential intelligence to the capital and commodities markets. As these markets increasingly incorporate and value sustainability and transparency, we offer an expanding portfolio of leading products and services to meet these needs. From highlighting information relating to environmental, social and governance performance to guiding investors on products that limit the carbon intensity of their portfolios, we enable our clients to address pressing societal concerns.

**DRIVING MARKET INTELLIGENCE TOWARD SUSTAINABILITY**

**Standard & Poor's Rating Services**

McGraw Hill Financial’s Standard & Poor's Rating Services is widely regarded as the world’s leading provider of credit ratings. These ratings help investors make decisions based not only on a company’s financial fitness but also its environmental, social and governance (ESG) performance. To form its ratings opinions, Standard & Poor’s reviews a broad range of financial and business attributes that can influence the timely and full repayment by an obligor. With a corporate issuer, management and governance attributes include an assessment of that enterprise’s environmental and social impact and performance. For sovereign ratings, environmental impact in terms of climate change is the second-most important megatrend after the social impact of aging populations.

**S&P Dow Jones Indices**

S&P Dow Jones Indices delivers objective research and analysis for investors and is the largest resource for index-based innovation, data and research, serving the global investment community. Increasingly, its portfolio includes index products that incorporate the environmental, social and governance aspects of sustainability. The Dow Jones Sustainability Indices was the first of its kind to track the financial performance of leading sustainability-driven companies worldwide. S&P Dow Jones Indices has also introduced a wide range of additional sustainability-related indices products, including the S&P U.S. Carbon Efficient Index, the S&P Global Water Index and the S&P Global Eco Index.

**Platts**

As a leading global provider of energy, petrochemicals, metals and agriculture information, Platts is in a unique position to provide the market with knowledge that is increasingly essential in a resource-constrained world. Its data and information products cover carbon markets as well as bio- and renewable-fuel markets.
J.D. Power

J.D. Power conducts pioneering market research that captures and analyzes customer attitudes across more than a dozen industries globally. This information can be used to improve products and services, and to drive development of sustainability-related products. For example, in 2012, J.D. Power published an Electric Vehicle Ownership Experience Study, which explored the process of considering, shopping for and owning an electric vehicle. In 2013, J.D. Power released a market outlook report that links car ownership with impacts on the environment, demand for oil and global transport emissions.

Global Institute

The McGraw Hill Financial Global Institute, which was launched in 2013, supports the advancement of open and transparent capital and commodity markets, which in turn increases economic opportunities for individuals, communities and nations. It also addresses broader societal issues and trends contributing to global growth and prosperity, including sustainability. The Institute partners with leading academic, business, and nonprofit organizations to develop effective thought leadership on issues ranging from sustainable energy to smart cities.

OUR COMMITMENTS

McGraw Hill Financial has been a signatory to the United Nations-supported Principles for Responsible Investment (PRI) Initiative since 2012. The PRI is an international network of investors working together to understand the implications of sustainability for investors and support signatories in incorporating these issues into their investment decision making and ownership practices. We also work with the United Nations Environment Programme (UNEP) Finance Initiative to engage, inform and guide policy makers, financial market participants and other stakeholders on the financial system’s potential for shaping the future economy and contributing to creating responsible and sustainable markets. The President of Standard & Poor’s Ratings Services, Neeraj Sahai, serves on the Advisory Council for UNEP. In 2014, he was named to the Programme’s inquiry into policy options for guiding the global financial system to invest in the transition to a green economy.

In early 2014, McGraw Hill Financial also became a signatory to the United Nations Global Compact, a strategic policy initiative for businesses that are committed to aligning their operations and strategies with 10 universally accepted principles in the areas of human rights, labor, environment and anti-corruption.

We also work with the pioneering Stranded Assets Programme at Oxford University’s Smith School, sharing research on how environmental risks may increasingly result in “stranded assets” – such as coal mines unable to recover their value due to carbon regulatory policies. Standard & Poor’s Managing Director, Infrastructure Finance Ratings, is on the Advisory Council steering the program’s efforts to create tools for investors, businesses, regulators and policy makers to address these challenges.

Carbon and Creditworthiness

How will likely future carbon regulation affect the powerful oil and coal sectors and their investors?

Standard & Poor’s Ratings Services sets out to answer this question as part of our efforts to align corporate credit analysis and climate change risk for investors. Through research conducted with Carbon Tracker Initiative, a nonprofit think tank, we concluded that carbon constraints might negatively impact both industries in the short to medium term.

For the oil sector, we analysed a sample of S&P rated oil and gas companies in North America, including moderately sized, major and unconventional [such as oil sands] businesses. Assuming increasing carbon constraints as well as high production and other costs, the results showed a significant impact. The financial risk profiles of smaller companies deteriorated to a degree that could lead to negative outlook revisions and then downgrades by S&P over 2014-2017. The effect on major companies would be slower, with their current credit ratings maintained until 2016-2017.

In a separate report on the coal industry, our analysts described a significant decline in coal production and consumption globally “becoming a much more realistic scenario” as governments seek to reduce their CO2 emissions. Carbon pricing mechanisms, among other factors, they concluded, will flatten the growth in coal demand over the medium term.

“Through in-depth risk analysis and research collaborations such as with Carbon Tracker Initiative, we are aiming to provide practical resources to help investors and industry sectors take steps to address the very real credit risk issue of climate change,” says Michael Wilkins, S&P’s Managing Director, Infrastructure Finance Ratings.
OUR APPROACH

At McGraw Hill Financial, environmental responsibility is integral to our corporate values, culture and CR efforts.

We have four policies that set the global environmental standards for our Company:

- **Corporate Environmental Policy** – outlines mandatory environmental protection policies and procedures and addresses aspects of our operations that can impact the environment
- **Paper Procurement Policy** – outlines standards for the purchase of paper used by our businesses
- **Corporate Real Estate Policy** – outlines an environmental real estate program with policies on recycling, controlled materials, internal air quality and energy management
- **Supplier Code of Conduct** – details our principles, guidelines and expectations for suppliers to conduct business responsibly.

The Nominating and Corporate Governance Committee of McGraw Hill Financial’s Board of Directors oversees our Corporate Responsibility and sustainability activities. At the executive level, the Corporate Responsibility Committee (CRC) monitors our overall CR performance, including our environmental programs. The CRC’s Environmental Action Committee (EAC) is specifically charged with leading our climate change and emissions reduction efforts, and establishing and monitoring sustainability strategy and comprises employees from Global Real Estate Services and Procurement. For more information on our CR governance, see Governance.

ENVIRONMENTAL MANAGEMENT

Our site-based environmental management system (EMS) identifies environmental impacts, establishes targets, outlines employees’ roles and responsibilities related to the environment and collects, monitors and reports environmental data.

As of early 2014, all environmental management systems at our UK facilities met ISO 14001 and ISO 50001 standards and were Carbon Trust certified. We are exploring the expansion of ISO 14001 certification to additional strategic MHFI locations that would offer the most impact.

Following the separation of McGraw Hill into two companies, and the assessment and redesign of McGraw Hill Financial’s CR programs, we are re-evaluating our environmental strategy and have replaced the McGraw-Hill Companies’ 2015 performance targets established in 2009. Our new targets, specific to McGraw Hill Financial, have a 2013 baseline and relate to greenhouse gas (GHG) emissions, waste and paper use.
As a financial Company, our most significant environmental impacts occur at our facilities and include GHG emissions, water use and waste. This is our first year reporting as McGraw Hill Financial, so we have no historical data. In future years, 2013 will be our baseline for reporting.

**FACILITIES FOOTPRINT**

**Energy and Climate Change**

McGraw Hill Financial considers climate change an urgent global challenge for business and society. Among the risks to our business are potential increases in the cost of travel, operations and production resulting from climate change and rising energy prices elsewhere in our value chain. To that end, we have taken steps to reduce the energy use and carbon footprint of our facilities worldwide and the environmental impacts of our products and services.

We play our part to mitigate climate change in two ways: by reducing our own energy use and by contributing to market and corporate understanding of climate change and energy through our information products and services. (See Products and Services for more on sustainability-related products).

Measures to reduce our climate impact focus on our buildings. In 2013, we replaced 675 light bulbs in our Bedford, MA, office, switching from 32-watt to 25-watt bulbs. This change resulted in a 4.73 kWh reduction in energy use. In 2014, we installed ENERGY STAR® compliant multifunctional printers/copiers throughout our U.S. offices to reduce our carbon footprint and use of paper and toner.

McGraw Hill Financial also actively participates in associations and leadership groups advocating for environmental change in the global business community, including through participation in the Business Roundtable’s S.E.E. (Society, Environment, Economy) Change Initiative.

The majority of our GHG emissions come from energy use in our offices, which is why energy use reduction at our facilities is a main focus for us. Our GHG emissions in 2013 set the baseline for improvement. By 2018, we will endeavor to reduce our Scope 1 and Scope 2 GHG emissions from buildings by 15%.

### Our New Targets

<table>
<thead>
<tr>
<th></th>
<th>2013 baseline</th>
<th>2014 goals*</th>
<th>2016 goals*</th>
<th>2018 goals*</th>
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<tbody>
<tr>
<td>Scope 1 and Scope 2 GHG emissions</td>
<td>64.2 thousand tCO2e</td>
<td></td>
<td></td>
<td>-15%</td>
</tr>
<tr>
<td>Waste diversion</td>
<td>46%</td>
<td>50%</td>
<td></td>
<td></td>
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<tr>
<td>Recycled paper content</td>
<td>40%</td>
<td></td>
<td>Maintain current percentage</td>
<td></td>
</tr>
<tr>
<td>Paper use</td>
<td>148 tons</td>
<td></td>
<td>-15%</td>
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*from 2013 baseline

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<tr>
<th>Energy and GHG</th>
<th>2013 baseline</th>
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<tbody>
<tr>
<td>Scope 1 and 2 Energy Use</td>
<td>182,729 MWh</td>
</tr>
<tr>
<td>Scope 1 and 2 Energy Costs</td>
<td>15 million US $</td>
</tr>
<tr>
<td>Scope 1 and 2 GHG Emissions</td>
<td>64,221 t CO2e</td>
</tr>
<tr>
<td>Scope 3 GHG Emissions</td>
<td>10,930 t CO2e</td>
</tr>
<tr>
<td>Total GHG Emissions [Scopes 1–3]</td>
<td>75,151 t CO2e</td>
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</tbody>
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In 2013, our Scope 1, 2 and 3 GHG emissions received third-party assurance from Trucost, a global environmental analysis firm. The evaluation assessed the accuracy of the processes and systems we used to collect the data for our 2014 Carbon Disclosure Product submission and was verified against the AA1000 assurance standard.

Water
In 2013, we consumed nearly 50 million gallons of water. The vast majority of our water use occurs at our facilities for sanitation purposes. To reduce our water footprint, we are metering and tracking water use in all McGraw Hill Financial-owned buildings and using the results to find opportunities to implement efficiency measures. At the same time, we plan to install water-saving fixtures wherever possible in all owned and leased facilities.

Waste and Recycling
Past waste audits at our facilities helped us better understand our waste stream and find opportunities to increase recycling. Our most common types of waste include food scraps and sanitary waste. Our food waste recycling program has been a particular success. In our East Windsor, NJ, office, we collected 28 tons of organic food waste in 2013 for composting, diverting it from landfills.

Additional achievements in 2013 included the following:
- Continued our two landfill-avoidance programs in our Hightstown, NJ and Canary Wharf, UK facilities
- Aggregated almost 4,000 tons of material for recycling, including cardboard, comingled trash and recycling, composted food waste and paper
- Continued our recycling program in partnership with Staples, Sanford and the recycling company TerraCycle, through which used pens and pencils are upcycled into green products.

Performance
Our overall waste diversion rate in 2013 was 46%. We aim to increase our diversion rate to 50% by 2016. Involvement from all of our facilities and improved tracking and monitoring of waste will be critical in achieving our goal.

Green Building
Our Global Real Estate Services (GRES) division is responsible for worldwide real estate and construction activities. GRES continually assesses its portfolio with sustainability in mind and implements programs to shrink our environmental footprint worldwide. For example, GRES drives building efficiency and performance through design, engineering and construction standards such as LEED® and ENERGY STAR® and develops renewable energy projects to reduce carbon emissions at our facilities.

2013 Highlights
- Installation of a third electric vehicle charging station at our Westlake, CA office (the fourth for the Company overall) which is estimated to save 500 metric tons of CO₂ annually
- Relocation of our offices in Hong Kong and Singapore to LEED® Gold-certified and Green Mark Gold Plus facilities
- Relocation of our Denver, CO, office into a LEED®-Platinum certified building.
EMPLOYEE ENVIRONMENTAL ENGAGEMENT

Employees are an essential part of our efforts to shrink our environmental footprint, from recycling to energy saving and green commuting. We keep them informed of our programs and initiatives through a variety of communication channels including our businesses’ Internet sites and an intranet page dedicated to CR. We also provide opportunities to participate in green behavior and activities including Earth Day programs and our year round Green Team initiative.

Sixteen formal Green Teams currently support our environmental targets and initiatives across the United States, United Kingdom, Mexico, India, Canada and Argentina. Green Teams help to coordinate recycling campaigns, educational events and volunteer projects. For example, as part of our Earth Day activities in 2013, Green Teams in New York, NY and Hightstown, NJ conducted a week-long campaign for employees to recycle personal electronic equipment and learn tips to address climate change at home, at work and in their communities. Additionally, the Canary Wharf office in London conducted an Energy Bike demonstration and Eco-Driving Simulator to help employees think about new ways they can “drive” down energy waste.

We have regular meetings with Green Teams to share best practices, encourage collaboration across our operations, set goals and recognize employees who are active participants in the program.

BUSINESS AND THE ENVIRONMENT

Our approach to environmental issues goes beyond managing our facilities footprint. We recognize that effective environmental management can create benefits for our business, minimizing operational costs, enhancing our reputation and mitigating risk. It also presents opportunity: our Company is in a unique position to educate our customers on the environmental implications of their business and investment decisions and to influence our suppliers to consider their own environmental impacts.

For more on our sustainability-related products and services, see Products and Services.

MANAGING ENVIRONMENTAL RISKS

Risks related to the environment are assessed at the Company-wide and business unit levels. McGraw Hill Financial adopts a multidisciplinary approach to risk management that operates within the framework of the Corporate Crisis Management Plan and our emergency response and business continuity planning processes. We consider risks related to natural disasters and weather, including events resulting from climate change, and how they might impact our business. In the event of a natural disaster or severe weather, our Business Continuity Management Program ensures all of our business units can continue essential business operations and recover associated systems and technology. Management plans are validated and tested on an annual basis.

Increases in cost of travel, facilities management and production could occur as a result of rising energy prices in our value chain and present risk to our Company. We have taken steps to reduce the carbon footprint of our facilities to lessen the impact of price fluctuations and increases.
SEEKING ENVIRONMENTAL OPPORTUNITIES

Environmental conditions such as climate change can have significant impact on business, and our customers seek our expertise in assessing their own environmental risks. As a content and analytics company, we provide essential intelligence on environmental opportunities and risks for financial institutions. Our product offerings meet a growing demand for environmental insights from a regulatory and business standpoint. For example, S&P Dow Jones Indices offers sustainability-related products such as the S&P U.S. Carbon Efficient Index, the S&P Global Water Index and the S&P Global Eco Index. Please see Products and Services for more information on our sustainability-related products.

SUPPLY CHAIN ENVIRONMENTAL IMPACTS

Our suppliers are as important to our Corporate Responsibility efforts as they are to our business. Our Supplier Code of Conduct formally outlines our expectations for suppliers across a variety of areas, including sustainability. We set high standards for their sustainability performance and work closely with key suppliers to reduce environmental impacts in our supply chain.

For example, we teamed up with Staples and Canon to reduce environmental impacts from the office supplies we purchase from them. We worked with Staples to create a minimal order size to reduce the number of deliveries and packaging materials required, resulting in lower costs and reduced transportation impacts. Staples also provides us with a complete line of environmentally friendly products – 41% of the supplies we purchase from them are made from recycled content. Similarly, Canon has helped us save paper and energy by supplying recycled paper and toner and energy-efficient equipment, and by configuring devices to print double-sided copies by default.

Our scrutiny of suppliers as sustainability partners begins before we engage them, through a survey on their strategy and approach to responsibility and sustainability included in our request for proposal (RFP) process. Once vendors are engaged, we outline our expectations through our Supplier Code of Conduct and evaluate their performance in seven categories, including environmental impact, through our CR Scorecard.

Paper Procurement

We are committed to sound paper-procurement practices that ensure the sustainability of forests and other natural resources. Our Paper Procurement Policy outlines the standards we have developed for the purchase of paper used by our businesses. For example, we require a copy of our paper suppliers’ environmental policy and survey them periodically to make sure they meet all federal, state and local environmental regulations. We also encourage paper suppliers to use independent third-party certification to ensure that the supplies we purchase come from sustainably managed forests.

Mainstreaming Environmental Finance: Green Bonds

S&P Ratings works with the Climate Bonds Initiative, an international organization striving to mobilize an $80 trillion bond market for climate change solutions. As a member of the Board and Industry Working Group, S&P Ratings consults on the structure and content of the Climate Bonds certification and verification processes. We also helped develop the Climate Bonds Standard, a screening tool that assists investors in determining the integrity of environmental claims for green bonds.
People

Maintaining our global leadership as providers of financial intelligence depends on our world-class employees.

To attract and retain the best people, we provide a welcoming, stimulating and inclusive work environment across our brand name businesses. Our comprehensive employee and workplace programs focus on the following priority areas:

- Rewarding our employees’ hard work with competitive compensation and benefits
- Providing broad learning and development opportunities
- Taking a holistic approach to employee wellness, including health, safety and work-life balance
- Promoting diversity and inclusion in our workforce
- Engaging employees and listening to their feedback.

McGraw Hill Financial’s Code of Business Ethics (COBE) lays out our commitment to employees including, but not limited to, providing a safe and healthy work environment, zero tolerance of harassment and a workplace free of discrimination. For more on our Code, see Governance.

WORKPLACE

Our Workforce

McGraw Hill Financial employs close to 17,000 men and women in 30 countries. Together, our five brands have 95 offices around the world, concentrated mainly in Asia Pacific, North America and Europe.

In 2013, we undertook reorganizations as part of our ongoing Growth and Performance Plan, which involved creating two new separate, stand-alone companies: McGraw Hill Financial and McGraw Hill Education. This change reduced McGraw Hill Financial’s headcount by 924 positions. Affected employees received severance benefits.

COMPENSATION AND BENEFITS

We value and reward people who work hard to help McGraw Hill Financial succeed. Employees have access to a multifaceted compensation program with competitive base salaries and performance-based bonuses. Eligible employees can participate in annual incentive plans.

We also offer comprehensive benefits, which vary depending on the norm in each country. In the United States, we offer domestic partner benefits.
LEARNING AND DEVELOPMENT

Our goal is to make McGraw Hill Financial an engine that produces world-class leaders and innovators in our industries. We believe that developing the talent, knowledge, skills and leadership capabilities of all employees is the key to achieving our ambitious goals for global growth and market leadership.

Learning Opportunities

We continually expand available resources to help employees perform more effectively and work toward long-term career goals. Employees agree on a plan with their manager to meet their learning needs. They can then tap a wide range of resources from in-person and online workshops to on-the-job opportunities, tuition support and mentoring.

Our online Learning and Development portal offers more than 1,500 e-learning courses and instructor-led classes in areas such as business essentials, productivity, communications and digital innovation. Our separate OnChange website helps individuals and teams to navigate, communicate and understand change.

Qualified employees in the United States and United Kingdom can also take advantage of the popular Tuition Refund Program, which offers up to $5,000 per person a year in financial assistance for further education. In 2013, we allocated nearly $675,000 to 171 employees under the program.

Management requires special skills and we provide an online toolkit to support managers, as well as the programs described below.

Performance Management

Performance management at McGraw Hill Financial is a partnership between each employee, his or her supervisor and the Company. Employees hold annual discussions with their managers, gaining feedback and guidance. Senior managers undergo 360 surveys and feedback, fostering career growth.

Our integrated online system, TalentLink, allows employees to create profile pages that highlight their career interests and accomplishments as well as past work history. Managers use it to look across the Company and find the right people for the right jobs.

Leadership Development

To ensure a strong pipeline of leaders, we continually assess and develop the skills of our senior and middle managers, based on their potential to succeed in future positions. Programs include:

- Leadership Foundations for first- and mid-level managers, focused on management essentials, team leadership and business acumen. In 2013, we updated the curriculum to reflect our changing workforce and held 46 sessions globally for close to 1,000 participants.
- Leadership Transitions, providing senior staff with tools, learning events and resources to accelerate their transition into new roles. In 2013, 90 senior executives took part.
- Accelerated Development Group, an 18-month program to provide high-potential employees with the capabilities to assume greater senior leadership roles. In 2013, we included a Mumbai-based program.

In 2013, we allocated nearly $675,000 to 171 employees under the program.

Managers use it to look across the Company and find the right people for the right jobs.
WELLNESS

At McGraw Hill Financial, we view occupational health and safety performance as directly related to our Company’s reputation, staff morale and operating costs. We do all we can to promote the good health and well-being of our employees, offering a wide range of wellness and work-life initiatives and embedding a culture of safety.

Work-Life Resources

We provide flexible programs to allow employees to balance work and home obligations, and provide support at every stage of employees’ lives and careers, including higher education planning tools and resources.

Flexible work arrangements, including job shares and telecommuting, are in place in the United States, the United Kingdom and throughout Latin America.

Our generous maternity, adoption and paternity leave policy allows new parents to take three paid weeks of leave, and we also offer discounted childcare and dependent back-up care. Employees can access free, confidential counselling on personal and family issues, and can set aside pretax dollars for adult/elder care expenses.

Wellness Programs

McGraw Hill Financial provides a wide range of health and fitness programs to support the well-being of our employees and their families. These cover areas including personal health, nutrition, stress, disease management and preventive care such as mammograms and smoking cessation. We offer discounts on fitness memberships, day care centers and weight loss programs.

Employees have easy access to information on these programs through our health and welfare vendor sites, the MHFI Wellness site and the Company intranet. Health policies and practices vary by region, with sites implementing programs based on local regulations and the availability of services. In the United States, we provide 100% coverage for preventive care through one of our healthcare plans.

In 2014, we launched the McGraw Hill Financial Wellness Program for U.S. employees. Individuals enrolled in an MHFI medical plan can access tools and information at mhfi.livehealthier.com to make more informed health decisions, participate in activities and earn incentives. The program will roll out globally over time.

Health and Safety Management

We foster a safety first culture, maintaining the highest possible safety standards globally and complying with all local health and safety requirements.

As an office-based organization, we focus on reducing the risk of ergonomic injuries. Each site regularly evaluates ergonomic issues and GRES provides desk-based solutions. All our buildings also audit indoor air quality once a year.

All MHFI facilities meet the occupational health and safety guidelines of their region. We set Occupational, Health, Safety and Environmental (OHSE) objectives and targets for each site annually and monitor progress through both internal and external audits. Our Canary Wharf location in London, UK, is certified to OHSAS 18001, ISO 50001, ISO 14001 and Carbon Trust standards.

### 2013 U.S. Safety Record

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Rate Per Employee</th>
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</thead>
<tbody>
<tr>
<td>U.S. Employee Count</td>
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<tr>
<td>Fatalities</td>
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<td>Major Injuries and Work-Related Illnesses*</td>
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</tr>
<tr>
<td>All Other Injuries and Work-Related Illnesses</td>
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*Includes burns, electric shock, fractures, tears, poisoning, mental stress, concussion, hernia, herniated disc, heart attack, respiratory disorders and multiple physical injuries.
**EMPLOYEE COMMUNICATIONS**

We believe in regular and transparent communication between employees and management. Channels include town hall meetings, videos, webcasts, leadership Q&As and Buzz, an internal social network for employees worldwide to collaborate and engage with each other.

To gather employee feedback and insights, we conduct both pulse and comprehensive surveys, using the results to improve our business, communication and development processes.

In May 2013, we conducted our most recent Employee Engagement Pulse Survey with a randomly selected global group. The online survey was sent to 7,400 employees, and 2,468 filled it in – a 33% response rate. The results showed a high level of pride in our Company and confidence in its future success. Some key findings are highlighted below. A census survey of all employees will be conducted in 2015.

**DIVERSITY AND INCLUSION**

**Employees**

At McGraw Hill Financial, our goal is to be an employer of choice and a diversity leader. Our deep commitment to diversity is both a corporate value and imperative to our business success. We define diversity as an inclusive environment that respects and values each individual and his or her experiences, perspectives and contributions to our Company. As global competition increases, employing diverse talent helps us understand our clients’ needs and exceed their expectations.

**Employee Resource Groups**

Our grassroots-driven Employee Resource Groups (ERGs) support, engage and inspire our employees, connecting people with shared interests, experiences and perspectives. Their mission is to attract and retain diverse talent, promote professional development, support communities where we operate, spark innovation and expand business opportunities.

In 2013, ERG programs ranged from cultural events to financial fitness workshops, digital innovation and community outreach programs. We currently have eight active ERGs:

- **APEX**  Asian Professionals for Excellence
- **BEAM**  Black Employees at McGraw Hill Financial
- **EASE**  Enable Achieve Succeed Empower
- **GLBT**  Gay, Lesbian, Bisexual and Transgender
- **HHN**  Hispanic Heritage Network
- **WINS**  Women’s Initiative for Networking and Success
- **LEAD**  Learning, Empowering and Accelerating Digital
- **VALOR**  Veterans and Allies Leading for Organizational Results

<table>
<thead>
<tr>
<th>Pulse Survey Snapshot</th>
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<tbody>
<tr>
<td>I believe MHFI can achieve outstanding levels of growth moving forward.</td>
<td>81%</td>
</tr>
<tr>
<td>I completely understand how my individual performance contributes to the Company’s overall success.</td>
<td>81%</td>
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<tr>
<td>I am proud to work for the Company.</td>
<td>79%</td>
</tr>
<tr>
<td>My business unit has a clear understanding of our customers’ needs.</td>
<td>76%</td>
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<tr>
<td>I have confidence in the Company’s business strategy.</td>
<td>71%</td>
</tr>
<tr>
<td>I am able to maintain a healthy balance between my work and personal life.</td>
<td>71%</td>
</tr>
</tbody>
</table>

**2013 Highlights**

CEO Doug Peterson announced a new Veterans Advisory Group to support veteran employees around the world and oversee the launch of a Veterans ERG, Valor, in 2014.

BEAM hosted Dr. Randal Pinkett from the hit NBC show *The Apprentice* at their annual Black History Month Celebration.

GLBT’s annual Spirit Day in support of an international anti-bullying campaign drew participation from more than 2,000 employees on five continents. In the United States, the group cohosted a highly successful Pride Month event featuring Lesley Stahl of 60 Minutes and Evan Wolfson, Founder and President of Freedom to Marry.

WINS launched the Business Acumen Series, designed to improve knowledge of business models; more than 2000 employees took part.
Embedding Diversity

Our corporate- and business-level Diversity Councils help drive our diversity objectives, programs and initiatives. In 2013, the MHFI Diversity Council and our Executive Steering Committee launched a Diversity and Inclusion Scorecard to track progress and maintain best practices. In the fall, the Council met with the presidents and HR leaders of our five businesses to review the results and decide development activities for 2014.

For nearly a decade, our mentoring programs have provided employees with cross-cultural collaboration and the means to enhance professional skills and personal development. To date, more than 4,000 employees across the globe have taken part. In 2013 highlights included the latest phase of our 1:1 Virtual Program with 100 pairs of participants across North America, Latin America, Europe, the Middle East and Africa.

We are also proud that remuneration of U.S. female employees at MHFI outperforms the norm. Recent research released by the Institute of Women’s Policy Research found a U.S. gender wage ratio of 81.2%. At our Company the ratio at executive level is 93%, at management level it is 92% and at the nonmanagement level it is 90%.

Partnerships

Working with expert organizations provides opportunities for us to develop diverse employees, recruit external talent and demonstrate thought leadership on workplace diversity.

In 2013, for example, MHFI sent speakers to the Global Advancement of Women’s Summit in Bangalore, India, and presented at the Network and Affinity Leaders Conference (NALC). We also held career fairs with U.S. organizations that promote diverse hiring including Womensphere, historically black colleges and universities, the National Council of La Raza and ASCEND, leading to internships and hires. Diversity events sponsored by MHFI during the year included the Women’s Leadership Summit on the Business of Social Media and the Empire State Pride Agenda Equality@Work Awards Luncheon.

For more on our ERG activities, diversity partnerships and awards see our 2013 Diversity and Inclusion Report.

SUPLIER DIVERSITY

We also work proactively to provide opportunities for diverse suppliers, including firms owned by minorities and women.

Our Supplier Diversity Program seeks to provide opportunities for diverse supplier groups to develop into preferred suppliers that will furnish quality services and commodities at competitive prices. McGraw Hill Financial is a corporate member of the U.S. National Minority Supplier Development Council and its New York and New Jersey affiliate, the NY/NJ Minority Purchasing Council.

For information on purchasing opportunities, please see our supplier diversity web page.
McGraw Hill Financial is built on a legacy of ethical conduct and a reputation for honesty that stretches back more than a century. Integrity is central to who we are, how we conduct our business and why we earn our customers’ trust. Everyone who works for MHFI around the world is held to the highest standards of ethical behavior.

**LEADERSHIP**

Our Board of Directors steers the Company’s direction, oversees our executive leadership and sets the tone for ethical and transparent behavior. Our 13-person Executive Committee runs the Company day to day.

We had 13 directors in 2013, dropping to 12 as of May 2014. All serve one-year terms, which expire at our Annual Meeting of Shareholders. Nine of our 12 directors are independent; the exceptions are McGraw Hill Financial’s President and CEO, Douglas L. Peterson, nonexecutive Chairman of the Board Harold McGraw III and nonexecutive director Robert P. McGraw.

In November 2013, we separated the roles of CEO and Board Chairman. Harold McGraw III retired as President and Chief Executive Officer, and the Board appointed Mr. Peterson, former President of Standard & Poor's Ratings Services, to take his place. Since Mr. McGraw acts as Chairman of the Board but is not an independent Director, Mr. Edward B. Rust, Jr., Chairman of the Nominating and Corporate Governance Committee, serves as the Presiding Director of the Board, in line with our corporate governance guidelines.

Our Board has three standing committees with charters – Audit, Compensation and Leadership Development and Nominating and Corporate Governance – as well as an Executive Committee and a Financial Policy Committee. It seeks to represent a wide range of backgrounds and interests to support the Company and its mission. Through October 2013, Board members included two female directors and three minority directors. Following retirements, we had one minority and one female director as of mid-2014.

Learn more about our Board’s makeup and activities in our latest Proxy Statement.

**Risk Management**

The Board’s Audit Committee, which meets frequently, has oversight of risk management at McGraw Hill Financial. We identify and manage financial, operating and market risks at the corporate- and business-unit level using risk tools and stakeholder engagement.

For more on these risks, see our Form 10-K.
ETHICS

Trust is the bedrock of our relationships with our global customers. We provide information and insights that further knowledge and decision-making for millions of people. It is critically important to our business that our 17,000 employees operate with complete integrity in providing these products and services.

To promote an ethical business culture, we require all employees to follow our Code of Business Ethics.

Code of Business Ethics

Updated in 2013, this sets specific guidelines on issues including workplace rights, conflicts of interest, improper payments, handling of confidential information and objective reporting and evaluation. Employees must certify that they have read and will abide by the Code of Business Ethics (COBE) as a condition of employment, and receive annual online training that reinforces its provisions. Several of our business units have developed additional codes of conduct for situations unique to their businesses.

We view these standards as a statement of our beliefs, values and goals as an institution. Failure to comply with the Code may result in disciplinary action, up to and including termination of employment.

We also have a separate Code of Business Conduct and Ethics for Directors, focused on ethical risks, and a Code of Ethics for CEO and Senior Financial Officers, focused on conflicts of interest and legal compliance.

Anti-Corruption and Bribery

We have strict and comprehensive rules in place to guard against bribery and corruption.

Our COBE lays out policies on conflicts of interest and accepting or giving gifts or other benefits. More detailed guidance is provided in our corporate Anti-Corruption Policy. Employees unsure about proposed payments or gifts are expected to contact the Corporation’s Legal Department, Compliance Department or Employee Hotline.

We also have a strict corporate policy on insider trading that relevant employees must follow. Our COBE and Anti-Corruption and Insider Trading policies apply to all employees and suppliers worldwide.

Reporting Concerns

We encourage an open workplace where individuals feel free to report ethical concerns without fear of retaliation. Employees can turn to their line manager or use our anonymous Employee Hotline, available worldwide at MHFI.EthicsPoint.com. We also operate FAIR (Fast and Impartial Resolution), a voluntary dispute-resolution program for employees managed by an independent firm.

We do not tolerate retaliation against employees for filing a complaint or assisting in a complaint investigation, and will take disciplinary action in such circumstances.
HUMAN RIGHTS

At McGraw Hill Financial, we recognize our responsibility to respect human rights and are committed to treating our employees and the communities in which we do business with dignity and respect. In 2013, our Company received a score of 90 in the Human Rights Campaign’s annual Corporate Equality Index.

In early 2014, we launched our first formal Human Rights Policy. It reinforces our commitment to conduct responsible and transparent operations that demonstrate respect and support for all human rights as articulated in the United Nations Universal Declaration of Human Rights. It also lays out our expectations that suppliers adopt the same high standards of ethical conduct.

We will report on our human rights impacts annually through our Corporate Responsibility Report.

Employees

Our governance policies and processes, including the COBE, Corporate Privacy Policy and Employee Hotline, provide guidance to employees and avenues for them to report violations or concerns. The COBE commits us to providing a safe and healthy work environment, zero tolerance of harassment, a workplace free of discrimination and courteous and considerate treatment of employees, among other human rights. We highlight these principles in annual online training on the Code for all employees. Signing the Code and attending this training is a condition of employment.

Suppliers

We expect the business partners with whom we work to establish policies and processes that encourage and support human rights and workplace rights. These include the rights to minimum wage and nondiscrimination in the workplace, and the prohibition of forced and child labor. Our Supplier Code of Conduct sets out the principles and guidelines we expect our vendors to follow in conducting business responsibly.

TRANSPARENCY

Our products and services shed light on financial issues and we seek to apply the same transparency to our Company. We promote a culture where employees put our values of fairness, integrity and transparency into practice in every aspect of our business, every day.

Our Board of Directors sets the tone for this approach, and our Board committee memberships and charters are publicly available. We also publish compensation awards to senior management in our Annual Proxy Statement.

PRIVACY

Customers trust us with their personal information and we take our obligation to guard their privacy very seriously. McGraw Hill Financial’s Customer Privacy Policy, available in nine languages, sets clear guidelines on how we collect, store and use personal information.

Our Privacy Steering Committee regularly updates the Policy to reflect changing technologies and business and marketing practices and regulations. In 2013, we began implementing a standardized Privacy and Cookie Notice Company-wide.
GOVERNANCE

This template will make it easier for existing and prospective customers to understand our information-collection and -sharing practices and make choices about receiving marketing information.

Each McGraw Hill Financial business unit has a dedicated privacy official and we conduct an annual, Company-wide compliance review of privacy practices. We also provide training and guidance for employees around the world on our privacy and security standards. Our information security procedures further protect against loss of customer data.

In line with our commitment to transparency, we provide an annual report to customers on privacy practices. Customer queries and feedback are welcomed via email at privacy@mhfi.com.

PUBLIC POLICY

McGraw Hill Financial engages on public policy issues that impact our Company’s operations and success. Since our business is diverse, this activity covers many areas, including: advertising, copyright, digital, financial services, government information policy, human resources, Internet and e-commerce, postal, privacy, tax and trade.

These efforts are managed and led by our Government and Regulatory Policy Department. We stage salon events around the world on key issues for our businesses and stakeholders, often featuring CEO Doug Peterson and other key executives.

To help meet our business, legislative and regulatory goals, the Government and Regulatory Policy Department also works with various industry trade associations.

Political Contributions

Through the McGraw Hill Political Action Committee (MHPAC), the Company supports U.S. federal candidates for office who support our business objectives. All information related to the MHPAC is publicly available through the Federal Election Commission.

In 2013, we spent $2,270,990 on total federal lobbying-related expenses, as defined by federal law. In addition, the MHPAC contributed $30,100 to authorized federal candidate campaigns.

Celebrating Women in Policy Making

In early 2014, we partnered with the American Council for Capital Formation to host accomplished women from Capitol Hill, think tanks, and the private sector in Washington, D.C. The roundtable discussion celebrated the growing role of women in the research, communications and policy making communities and discussed pressing economic and financial issues such as the U.S. skills gap.
Community

OUR APPROACH

Our mission as a company is to promote sustainable growth by bringing transparency and insights to the global capital and commodity markets. Our philanthropic programs support this mission. We use strategic giving to create a cycle of success that drives strong, healthy economies where all people have the ability to participate and prosper, communities can thrive and financial markets can flourish. We also focus on serving the communities where we operate and providing meaningful volunteer opportunities for our employees.

GIVING

Our giving program supports our direct grant making as well as employee interests through our Matching Gift and Employee Volunteer Grant programs. In 2013, our total contributions were $4.6 million. Among the areas of focus for our direct giving and employee-directed funding are: financial literacy and capacity, health and human services (through our employee giving programs), disaster relief and arts and culture.

Philanthropy

In 2013, financial literacy and, more broadly, financial capacity, was a focus of our philanthropic efforts consistent with our business competencies and objectives. Our partnerships with various nonprofits were designed to help underserved individuals make smart savings, credit and spending decisions and participate in the market economy. In 2013, our partners included:

- SIFMA Foundation InvestWrite Competition
- Working in Support of Education, Money and Power Conference
- Office of the Chicago City Treasurer Money Smart Week Initiative
- Better Business Bureau Financial Readiness Program: Military Line
- NY Public Library Money Matters program
- International Center for Journalists.

In addition to these partnerships, we leverage our business expertise in the communities where we live and work. In India, for example, CRISIL, a global analytics company majority owned by Standard & Poor’s, runs a national financial awareness initiative called Pragati – Progress through Financial Awareness. The Pragati workshops impart training in basic savings and investment concepts to an audience primarily comprising rural women and female students across some of India’s most financially excluded states. In its first two years, the program has touched 6,000 mostly rural households across four states. For 2014, the program has set an ambitious target of 24,000 households.
Since the end of 2013, we’ve begun to transition our giving programs as part of the broader shift in our Corporate Responsibility strategy. As a result, our emphasis has moved from providing not just on the ground programs but data and insights that are integral to more effective delivery of services and greater access to finance and credit. Examples of our work include:

- Creating the first Global Financial Literacy Survey, which will document financial literacy across gender, age, education, geographic regions and national income levels in 145 countries. McGraw Hill Financial has added these questions to the Gallup World Poll to gauge understanding of basic financial concepts including risk, diversification and interest.

- Launching INCLUSIX, a comprehensive index for measuring the progress of financial inclusion in India. INCLUSIX is a pro bono initiative by CRISIL, Standard & Poor’s India-based affiliate and was first launched in 2013 by the Finance Minister of India and was updated in 2014. INCLUSIX was created by CRISIL using 1,500 donated staff hours of research and development and analysis of two million data points across India’s (then) 632 districts and 165 banks.

- Underwriting a study by Women’s World Banking to understand the challenges and opportunities for microenterprise lending to low-income entrepreneurs in Mexico.

In 2013, we also supported the following organizations that are focused on diversity and inclusion:

- National Organization on Disability
- The Lesbian, Gay, Bisexual, and Transgender Community Center
- AIDS Memorial
- Big Brothers Big Sisters and Morris High Internship Program
- Lawyers Committee for Civil Rights Under the Law

Matching Gift Programs for Nonprofits and Disaster Relief

For every dollar our employees donate to eligible nonprofits, we double it through our Matching Gift Programs up to $3,000 per year per employee globally. This year-round program is being expanded to support a full range of health and human service nonprofit organizations. In 2013, we matched 521 gifts to 394 nonprofits, totaling $552,228.

In addition, our Disaster Relief Matching Gift Program doubles employee contributions to support disaster relief efforts. In 2013, we made $213,305 in matching gifts for disaster relief efforts. MHFI’s corporate donation goes to AmeriCares, our primary disaster relief partner, but employees can support different relief efforts through our Matching Gift Program.

Volunteerism

McGraw Hill Financial offices and facilities call countries around the world home. Wherever we are located, in large cities or small towns, we encourage employee volunteering to demonstrate our appreciation to the communities that host our operations. Employees worldwide can take advantage of a wide range of volunteer opportunities in their communities. These include using their talents on volunteer projects and donating their professional skills to help nonprofits build capacity.

Our Employee Volunteer Grant Program supports the local organizations where employees devote their time and energy. Employees dedicating more than 50 hours a year are eligible to seek funding on behalf of their favorite nonprofit group.

Benchmarking Disability Employment

MHFI has a long-standing partnership with the National Organization for Disability (NOD), whose mission is job creation for people with disabilities. In the past, we helped upgrade their website and donated capacity-building grants, and our Chairman sits on their board. In 2013, J.D. Power helped NOD develop a benchmarking tool to track disability employment by companies.

As large employers look to hire more people with disabilities, NOD’s Disability Employment Tracker, piloted in 2014, provides a much-needed benchmarking service. Fifty large- and medium-sized companies, from sectors including healthcare, utilities, retail, financial services and technology, took part in the confidential survey. Participants learned where they stood among the 50 companies against measures for hiring, training and supporting people with disabilities and injured veterans. For each measure, resources on workplace best practice were provided.

“J. D. Power not only helped us to design the tracker accurately, they showed us that it should be used more as a carrot than a stick – an opportunity for companies to lead on welcoming people with disabilities into the workforce,” said NOD CEO Carol Glazer.
Employees who volunteer in teams may apply for a $1,000 grant. In 2013, more than 500 volunteers dedicated approximately 7,360 hours to 39 organizations through the Employee Volunteer Grant Program, and McGraw Hill Financial awarded grants of $49,385 to nonprofits. For example, following the devastating typhoon that struck the Philippines in November, some of our employees volunteered on the ground by helping to translate for international aid teams, driving survivors to the airbase and rebuilding schools.

In 2014, we launched Community Impact Month, our annual global volunteer event.

**FINANCIAL LITERACY AND ACCESS**

Providing financial literacy has been central to our mission at McGraw Hill Financial. By enhancing financial literacy, we can help fuel prosperity and create shared opportunities for individuals. In turn, this helps to foster thriving communities and financial markets, which supports our business. Recognizing the importance of this issue, we continued to refine our strategy and goals in 2014 consistent with our new Corporate Responsibility framework.

We also support several microcredit initiatives and organizations that economically empower individuals and households that otherwise cannot access mainstream banking. Our support includes bringing enhanced transparency to microfinance institutions in order to build capacity. McGraw Hill Financial is a strong believer in the power of microfinance to improve local economies, and we invest significant resources in supporting the sector. In 2013, our work in these areas included:

- Supporting the Microfinance Information Exchange’s project for microfinance institution (MFI) reporting, which facilitated the reporting of social performance data from 1,097 MFIs. The MIX is chaired by one of S&P Ratings senior business managers.
- Donating $25,000 in loans to the first 1,000 employees to lend to entrepreneurs of their choice through KIVA, a lending platform that helps alleviate poverty and change lives by designating microloans to a wide a range of micro-enterprises.
Q&A
with the Vice President of Corporate Responsibility

What is the motivation behind MHFI’s ambitious new CR strategy?
We wanted to align our Corporate Responsibility efforts more closely with our businesses’ expertise and interests, as well as to maximize our contribution to society. After extensive consultation with employees, NGOs and other stakeholders, we’ve come up with a streamlined, twin-pillars approach. Financial Essentials is about economic growth, access to finance and jobs – and Community Essentials is about healthy, thriving workplaces and societies. Together, they combine all the elements for an effective Corporate Responsibility strategy.

How does this agenda complement the Company’s business goals and customer needs?
To pursue Corporate Responsibility properly, you need to lead with the business, and that’s what we are now doing. We see tremendous opportunities for our products and thought leadership to have positive impacts for society at the same time as expanding our business. Standard & Poor’s Ratings Services’ offerings on microfinance, green bonds and carbon risk, and the Dow Jones Sustainability Indices, are prime examples of this. Our customers also benefit because our ESG (environmental, social and governance) products provide them with risk management and investment guidance.

Can you give some examples of programs you are most proud of?
Our CR programs depend on employee engagement, so I was very proud of our support of Upwardly Global, a skills-development and job-readiness program for immigrant professionals, and of Women’s World Banking, which pilots new ways to bring microfinance to marginalized female entrepreneurs. I am also pleased with the response to our first Community Impact Month. We asked employees to come up with volunteer projects working with local nonprofits, for which we provided funding. About 4,500 employees took part in everything from mentoring to environmental stewardship and financial education activities.

Who are some of the key partners helping MHFI to create economic opportunities and build thriving communities around the world?
Our relationships with our partners are deep and often long-standing. It’s not about writing checks but helping nonprofits that share our vision, such as the U.S. National Organization for Disability, in every way we can. Our employees also have a deep commitment to mentoring which has led to long-lasting relationships with the Morris Educational Campus in the Bronx, New York City, and Career Academy in the UK, among others. Our thought leadership activities are another fruitful area for partnerships. We work with prominent organizations such as the United Nations Environment Programme, the Microfinance Information Exchange and the Oxford University Stranded Assets Programme.
# GRI Index

## General Standard Disclosures

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<th>Description</th>
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<tr>
<td>G4–1</td>
<td>Statement from most senior decision maker.</td>
<td>Letter from the CEO</td>
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<td><strong>ORGANIZATIONAL PROFILE</strong></td>
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<td>Primary brands, products and services.</td>
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<td>Describe the organization's supply chain.</td>
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<td>Significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.</td>
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<td>Whether and how the precautionary approach or principle is addressed by the organization.</td>
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<td>Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.</td>
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<td>▪ Has positions in governance bodies;</td>
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<td>▪ Participates in projects or committees;</td>
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<td>▪ Provides substantive funding beyond routine membership dues; or</td>
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<td><strong>STAKEHOLDER ENGAGEMENT</strong></td>
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<tr>
<td>G4–24</td>
<td>A list of stakeholder groups engaged by the organization.</td>
<td>Corporate Responsibility &gt; Stakeholder Engagement</td>
<td>5</td>
</tr>
<tr>
<td>G4–25</td>
<td>The basis for identification and selection of stakeholders with whom to engage.</td>
<td>Corporate Responsibility &gt; Developing a Strategy for MHFI</td>
<td>5</td>
</tr>
<tr>
<td>G4–26</td>
<td>The organization’s approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.</td>
<td>Corporate Responsibility &gt; Developing a Strategy for MHFI</td>
<td>5</td>
</tr>
<tr>
<td>G4–27</td>
<td>Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. The stakeholder groups that raised each of the key topics and concerns.</td>
<td>Corporate Responsibility &gt; Financial Essentials and Community Essentials</td>
<td>6</td>
</tr>
<tr>
<td><strong>REPORT PROFILE</strong></td>
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<tr>
<td>G4–28</td>
<td>Reporting period for information provided.</td>
<td>About This Report</td>
<td>2</td>
</tr>
<tr>
<td>G4–29</td>
<td>Date of most recent previous report (if any).</td>
<td>Corporate Responsibility &gt; Corporate Responsibility Governance</td>
<td>4</td>
</tr>
<tr>
<td>G4–31</td>
<td>The contact point for questions regarding the report or its contents.</td>
<td>About This Report</td>
<td>2</td>
</tr>
<tr>
<td>G4–32</td>
<td>Report the ‘in accordance’ option the organization has chosen; the GRI Content Index for the chosen option and the reference to the External Assurance Report, if the report has been externally assured.</td>
<td>About This Report</td>
<td>2</td>
</tr>
<tr>
<td>G4–33</td>
<td>The organization’s policy and current practice with regard to seeking external assurance for the report.</td>
<td>Environment &gt; Facilities Footprint &gt; Energy and Climate Change</td>
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</tr>
<tr>
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<tr>
<td><strong>GOVERNANCE</strong></td>
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<tr>
<td>G4–34</td>
<td>The governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.</td>
<td>Corporate Responsibility &gt; Our approach &gt; Corporate Responsibility Governance</td>
<td>4</td>
</tr>
<tr>
<td>G4–35</td>
<td>The process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.</td>
<td>Corporate Responsibility &gt; Our approach &gt; Corporate Responsibility Governance</td>
<td>4</td>
</tr>
<tr>
<td>G4–36</td>
<td>Whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.</td>
<td>Corporate Responsibility &gt; Our approach &gt; Corporate Responsibility Governance</td>
<td>4</td>
</tr>
<tr>
<td>G4–37</td>
<td>Processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.</td>
<td>Corporate Responsibility &gt; Our approach &gt; Stakeholder Engagement</td>
<td>5</td>
</tr>
<tr>
<td>G4–38</td>
<td>Report the composition of the highest governance body and its committees by: ■ Executive or non-executive, ■ Independence, ■ Tenure on the governance body, ■ Number of each individual’s other significant positions and commitments, and the nature of the commitments, ■ Gender, ■ Membership of under-represented social groups, ■ Competences relating to economic, environmental and social impacts, ■ Stakeholder representation.</td>
<td>Governance &gt; Leadership</td>
<td>19</td>
</tr>
<tr>
<td>G4–39</td>
<td>Whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization’s management and the reasons for this arrangement).</td>
<td>Governance &gt; Leadership</td>
<td>19</td>
</tr>
<tr>
<td>G4–41</td>
<td>Processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.</td>
<td>Governance &gt; Ethics &gt; Anti-corruption and Bribery</td>
<td>20</td>
</tr>
<tr>
<td>G4–45</td>
<td>a. The highest governance body’s role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body’s role in the implementation of due diligence processes. b. Whether stakeholder consultation is used to support the highest governance body’s identification and management of economic, environmental and social impacts, risks, and opportunities.</td>
<td>Corporate Responsibility &gt; Our Approach &gt; Corporate Responsibility Governance</td>
<td>4</td>
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<tr>
<td>G4–47</td>
<td>The frequency of the highest governance body’s review of economic, environmental and social impacts, risks, and opportunities.</td>
<td>Corporate Responsibility &gt; Our approach &gt; Corporate Responsibility Governance</td>
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<tr>
<td><strong>ETHICS AND INTEGRITY</strong></td>
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<tr>
<td>G4–56</td>
<td>The organization’s values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.</td>
<td>Governance &gt; Ethics &gt; Code of Business Ethics</td>
<td>20</td>
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## Economic

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<tr>
<td>G4–DMA</td>
<td>Disclosures on Management Approach</td>
<td>Products and Services</td>
<td>7</td>
</tr>
<tr>
<td>a. Why the Aspect is material, and the impacts that make this Aspect material. b. How the organization manages the material Aspect or its impacts. c. The evaluation of the management approach, including: ■ The mechanisms for evaluating the effectiveness of the management approach; ■ The results of the evaluation of the management approach; ■ Any related adjustments to the management approach.</td>
<td></td>
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<tr>
<td>G4–EC2</td>
<td>Risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue or expenditure.</td>
<td>Environment &gt; Facilities Footprint &gt; Energy and Climate Change</td>
<td>10</td>
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<tr>
<td>G4–EC3</td>
<td>Coverage of the organization’s defined benefit plan obligations.</td>
<td>People &gt; Compensation and Benefits</td>
<td>14</td>
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## Environmental

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<tr>
<td>G4–EN1</td>
<td>The total weight or volume of materials that are used to produce and package the organization’s primary products and services during the reporting period.</td>
<td>Environment &gt; Facilities Footprint &gt; Waste and Recycling</td>
<td>11</td>
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<tr>
<td>G4–EN3</td>
<td>Energy consumption within the organization.</td>
<td>Environment &gt; Facilities Footprint &gt; Energy and Climate Change</td>
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<tr>
<td>G4–EN6</td>
<td>Reduction of energy consumption.</td>
<td>Environment &gt; Facilities Footprint &gt; Energy and Climate Change</td>
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<tr>
<td>G4–EN8</td>
<td>Total water withdrawal by source.</td>
<td>Environment &gt; Facilities Footprint &gt; Water</td>
<td>11</td>
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<tr>
<td>G4–EN15</td>
<td>Direct greenhouse gas (GHG) emissions (Scope 1).</td>
<td>Environment &gt; Facilities Footprint &gt; Energy and Climate Change</td>
<td>10</td>
</tr>
<tr>
<td>G4–EN16</td>
<td>Energy indirect greenhouse gas (GHG) emissions (Scope 2).</td>
<td>Environment &gt; Facilities Footprint &gt; Energy and Climate Change</td>
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<tr>
<td>G4–EN17</td>
<td>Other indirect greenhouse gas (GHG) emissions (Scope 3).</td>
<td>Environment &gt; Facilities Footprint &gt; Energy and Climate Change</td>
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<tr>
<td>G4–EN19</td>
<td>Reduction of greenhouse gas (GHG) emissions.</td>
<td>Environment &gt; Energy and Climate Change</td>
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**EFFLUENTS AND WASTE**

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<td>G4–EN23</td>
<td>Total weight of waste by type and disposal method.</td>
<td>Environment &gt; Facilities Footprint &gt; Waste and Recycling</td>
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**SUPPLIER ENVIRONMENTAL ASSESSMENT**

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<td>G4–EN32</td>
<td>Percentage of new suppliers that were screened using environmental criteria.</td>
<td>Environment &gt; Supply Chain &gt; Environmental Impacts</td>
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## Labor Practices

### OCCUPATIONAL HEALTH AND SAFETY

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<td>G4–LA6</td>
<td>Type of injury and rates of injury, occupational diseases, lost days and absenteeism, and total number of work-related fatalities, by region and by gender.</td>
<td>People &gt; Wellness</td>
<td>16</td>
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### TRAINING AND EDUCATION

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<tr>
<td>G4–LA10</td>
<td>Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.</td>
<td>People &gt; Learning and Development</td>
<td>15</td>
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### DIVERSITY AND EQUAL OPPORTUNITY

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<td>G4–DMA</td>
<td>Disclosures on Management Approach.</td>
<td>People &gt; Diversity and Inclusion &gt; Employees</td>
<td>17</td>
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<tr>
<td>G4–LA12</td>
<td>Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.</td>
<td>People &gt; Diversity and Inclusion &gt; Embedding Diversity</td>
<td>18</td>
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### EQUAL REMUNERATION FOR WOMEN AND MEN

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<tr>
<td>G4–LA13</td>
<td>Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.</td>
<td>People &gt; Diversity and Inclusion &gt; Embedding Diversity</td>
<td>18</td>
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### SUPPLIER ASSESSMENT FOR LABOR PRACTICES

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<td>G4–LA14</td>
<td>Percentage of new suppliers that were screened using labor practices criteria.</td>
<td>Governance &gt; Human Rights</td>
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# Society

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<td><strong>LOCAL COMMUNITIES</strong></td>
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<td>G4–DMA</td>
<td>Disclosures on Management Approach.</td>
<td>Community</td>
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<tr>
<td>G4–SO1</td>
<td>Percentage of operations with implemented local community engagement, impact assessments, and development programs.</td>
<td>Community</td>
<td>23</td>
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<td><strong>ANTI-CORRUPTION</strong></td>
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<td>G4–SO4</td>
<td>Communication and training on anti-corruption policies and procedures.</td>
<td>Governance &gt; Ethics &gt; Code of Business Ethics</td>
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<td><strong>PUBLIC POLICY</strong></td>
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<tr>
<td>G4–DMA</td>
<td>Disclosures on Management Approach.</td>
<td>Governance &gt; Public Policy</td>
<td>22</td>
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<td>G4–SO6</td>
<td>Total value of political contributions by country and recipient/beneficiary.</td>
<td>Governance &gt; Public Policy &gt; Political Contributions</td>
<td>22</td>
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<td><strong>SUPPLIER ASSESSMENT FOR IMPACTS ON SOCIETY</strong></td>
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<td>G4–SO9</td>
<td>Percentage of new suppliers that were screened using criteria for impacts on society.</td>
<td>Governance &gt; Human Rights</td>
<td>21</td>
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</tbody>
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