



# Principled Influence Pulse Check

*Prepared for: GeneriBank*

A review of publicly available data to provide insights into GeneriBank's public affairs strengths and potential hot spots – before they become risks. It is based on the idea that, while each company is unique in its strategy and commitments, aligning word and deed is a common driver of trust across companies, stakeholders, jurisdictions and issues.

## INTRODUCTION

This review summarizes three key areas critical to sustaining trust, credibility and engagement in the key relationships that drive GeneriBank's business:



- **Promises:** what GeneriBank has committed to its customers, its shareholders, its employees, and its other stakeholders that leads them to buy from, invest in, work for and respect the company, and shapes their expectations regarding GeneriBank's engagement in the public sphere.
- **Policies:** any publicly available policies about how GeneriBank engages in the public sphere -- including the purpose of its public affairs, how it prioritizes issues and frames positions, how it engages, how it oversees public affairs and how it communicates; and,
- **Perceptions:** a select subset of how other organizations have assessed GeneriBank's engagement in the public sphere, relative to the promises and policies above, and other topics that are material to the business and key audiences across the political spectrum in jurisdictions where GeneriBank operates.<sup>1</sup>

Drawing on a library of best practices for Principled Influence, this analysis considers these three components and outlines strengths to highlight, possible upgrades, and areas for deeper review.

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<sup>1</sup> See Third Side Strategies' [Principled Influence: A Guide to Strengthening Public Affairs Practices in Polarized Environment](#)



**TABLE 1.** GeneriBank’s Key Promises.

*What we have committed to customers, shareholders, employees and others, that shapes whether they buy from, invest in, work for or otherwise trust and respect our company.*

Topic Area	Selected Phrases and Sources
Brand	“Banking you can count on.” -- GeneriBank’s <a href="#">Brand Promise</a>
Customer Experience	“We deliver by: [...] Developing reliable products and extraordinary customer service, aspiring to be the bank our customers can always trust.” -- <a href="#">GeneriBank: About Us</a>
Data Security	“Your security, our commitment. At GeneriBank, <b>we are committed to protecting your personal information</b> – no matter how you bank.” -- <a href="#">Data Security Guarantee™</a>
Business Strategy	“We deliver by: [...] <b>Deploying best practices for corporate governance, offering transparency and responsiveness to our shareholders.</b> ” -- <a href="#">GeneriBank: About Us</a>  “GeneriBank is well-positioned to continue <b>growing organically and delivering peer-leading financial results in 2026</b> . Our success comes from <b>being deeply embedded in our local communities</b> , which gives us insights for agile, effective capital management and establishes strong customer relationships, leading to a Top 5 Net Promoter Score among our peer set for the 8th year in a row.” -- <a href="#">Earnings Presentation 2025</a>
Employee Experience	“At GeneriBank, we celebrate you. Through your individual perspective, capabilities, and talents, you make us so much more than the sum of our parts. When you thrive, so do we.” -- <a href="#">Careers at GeneriBank</a>
Sustainability	“GeneriBank’s <b>commitment to reducing our carbon footprint</b> reflects the reality that <b>we can only thrive when the communities we serve can thrive</b> . We work to reduce the risk of harm from natural disasters by working to decarbonize our operations, supporting our customers to use natural resources responsibly, and supporting mitigation and adaptation efforts where we operate.” -- <a href="#">Corporate Impact Report 2024</a>
Additional sources to check: Prior earnings reports (2020-24), previous Impact Reports (2020-24), press releases, social media	
Analysis	
Strengths	Strong internal consistency across channels, with a clear focus on customer relationships grounded in thriving communities  Clear links between impact activities and materiality assessment, with priority placed on reducing carbon emissions from operations, developing products for improved access to credit, and investments in cybersecurity
Areas for Further Review	Diversity and inclusion listed in “Highest impact” category during the 2023 double materiality assessment, yet, consistent with industry trends, 2024 Corporate Impact Report included no reporting on diversity and inclusion  Unexplained changes between 2023 and 2024 Corporate impact reports related to diversity and inclusion may undermine stakeholder trust, a critical factor in GeneriBank’s strategy → <b>Best practices note:</b> Business priorities change. Consider strengthening stakeholder trust by communicating what stays rooted in consistent values and what must evolve to meet new challenges.



**TABLE 2.** GeneriBank’s Public Affairs Policies.  
How we describe our approach to engaging in the public sphere.

Topic Area	Selected Phrases and Sources
Political Engagement Strategy	<p>“As the success of GeneriBank is closely linked to the broader health of the economy, we <i>advocate for policies with the goal of increasing economic growth, promoting liquidity, and ultimately generating long-term value for our shareholders</i>. Our policy priorities are therefore grounded in these priority areas.”</p> <p>“<i>Specific advocacy position and engagement strategies are established by the staff of the Office of Public Relations</i>, with oversight by the General Counsel, Chief Compliance Office, and Chief Risk Officer.”</p> <p><a href="#">GeneriBank Policy on Political Engagement</a></p>
Trade Association Strategy and Report	<p>“<i>GeneriBank engages with trade associations that provide value to the company</i> by establishing industry consensus on important topics and advocating on significant issue of public policy. Because these associations represent a variety of organizations, GeneriBank’s views do not always align with the consensus established through these groups. Therefore GeneriBank has committed, starting in 2024, to publish an <i>annual trade association review, identifying areas of significant misalignment</i>.”</p> <p><a href="#">GeneriBank Trade Associations Strategy</a> <a href="#">GeneriBank Trade Association Alignment Report 2025</a></p>
Additional sources: Trade Association Alignment Report 2024, Business Code of Ethics, Lobbying Disclosure Act filings	
Analysis	
Strengths	<p><u>Clear purpose</u>: GeneriBank articulates a clear purpose for public affairs, linked to a long-term view on generating values, and creating consistency across the organization.</p> <p>→ <b>Best practices note</b>: <i>GeneriBank observes that the corporation’s success is closely linked with a flourishing economy. How might the company consider other underlying systems (predictable regulations, trusted government, natural systems) in its policy prioritization?</i></p> <p><u>Aligned activities when engaging on issues</u>: GeneriBank considers the value of third party collaborations based on the value proposition of the partnerships and has committed to evaluating the value and any potential misalignments from these collaborations in an annual report, fostering stakeholder trust through transparency.</p> <p>→ <b>Best practices note</b>: <i>How might GeneriBank enhance its assessment of third-party engagements by considering where alignment with GeneriBank’s public policy preference is critical?</i></p>
Areas for Further Review	<p><u>Robust principles for identifying issues and positions</u>: GeneriBank’s public-facing materials include assignment of responsibility for determining public policy influence strategy without providing more detailed guidelines.</p> <p>→ <b>Best practices note</b>: <i>How might GeneriBank benefit from existing risk analyses and issue prioritization, such as the double materiality analysis, to inform strategy for public affairs? How might existing promises be considered when formulating this strategy?</i></p> <p><u>Integrated processes for governance and oversight</u>: GeneriBank’s oversight of influence activities includes executive oversight but is silent on the level of visibility to and oversight by the Board.</p> <p>→ <b>Best practice note</b>: <i>How might GeneriBank effectively engage its Board, ensuring the right expertise and committees are engaged and defining the decisions where Board input is required?</i></p>
Opportunity	<p><u>Transparent communications and reporting</u>: While communication of third-party alignment represents an industry best practice, GeneriBank’s communications about influence strategy include little information about specific influence strategies or rationale for the company’s particular approach.</p> <p>→ <b>Best practice</b>: <i>How might GeneriBank provide the information regarding its political influence as needed for its stakeholders to make decisions (e.g., whether to become a customer, employee, or investor)?</i></p>



**TABLE 3.** Perceptions of GeneriBank’s Public Affairs.  
*How others view our public affairs engagements.*

Topic Area	Selected Phrases and Sources
Overall Trust	Ranking among banks: #11 of 24 -- <a href="#">Newsweek Most Trustworthy Companies 2025</a>
Customer Perceptions	Net Promoter Score: 24 vs industry average of 44 -- <a href="#">Customer Gauge NPS Financial Services / 27 Banking NPS Scores 2025</a>
Political Spending	Overall score: 77.1 / 100. Point lost: no disclosure of political spending via third-party groups, no policy on political spending from treasury funds, no board oversight of political spending. -- <a href="#">CPA-Zicklin Index 2025</a> Total lobbying expenditures in 2025: \$480,000. Lobbying issues: “general tax issues”, “monitoring financial issues”, and “impact of tariffs” -- <a href="#">Open Secrets</a>
Climate Policy Influence	Overall Score: C- (A highest / F lowest). Top scoring: CEO messaging on need for a “science-based response to the climate crisis.” Lowest scoring: Direct consultation with governments on prudential regulation, observing, “evidence suggests not supporting efforts to incorporate climate risk into bank supervision”. -- <a href="#">InfluenceMap</a>
Additional sources: CDP responses, Viewpoint Diversity Score, traditional media reports, social media mentions	
Analysis	
Strengths	<p>Ranking among America’s most trusted companies according to Newsweek aligned with emphasis on ethics and transparency</p> <p>Public-facing materials on the GeneriBank website, on the need to tackle systemic climate risk, reinforced by CEO messaging, is aligned with GeneriBank’s position on climate change as well as the value placed by stakeholders, as per the materiality assessment</p>
Areas for Further Review	<p>Below industry average Net Promoter Score in contrast with priority placed on customer experience            InfluenceMap’s assessment describes direct consultation with governments as inconsistent with the prudential regulations required to tackle systemic climate risk, inconsistent with the priority placed on climate change in the materiality assessment</p> <p>Lobbying reporting, while meeting reporting requirements, sheds little light on specific policies espoused by GeneriBank, inconsistent with the priority placed on transparency in the materiality assessment</p> <p>→ <b>Best practices note:</b> A company policy on specific priority areas of public policy can help articulate a clear stance on nuanced, potentially controversial topics.</p>

## Where to Go From Here

- Validate... add sources...
- Consider Governance Review focused on...
- Explore upgrades and examples...



# Appendix

As a reference point, we consulted Generibank's prioritization of topics in its Impact Priority Map. This prioritization references GeneriBank's double-materiality assessment, completed through a series of desktop studies, extensive stakeholder interviews, and third-party evaluation, completed in 2023, with results below.

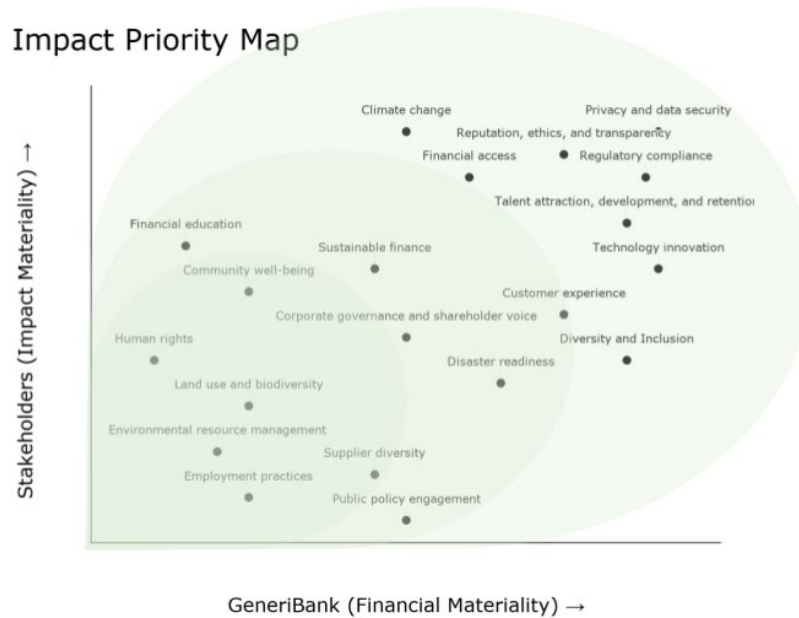


Image 1: GeneriBank's double materiality assessment from its [Corporate Impact Report 2023](#)