

Financial Services General Sector

2018 Report – Key Findings



228 companies in the sector

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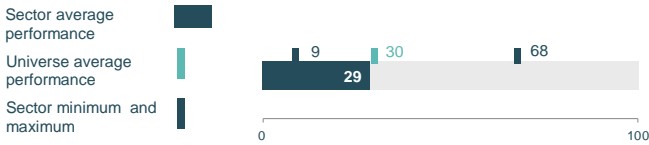
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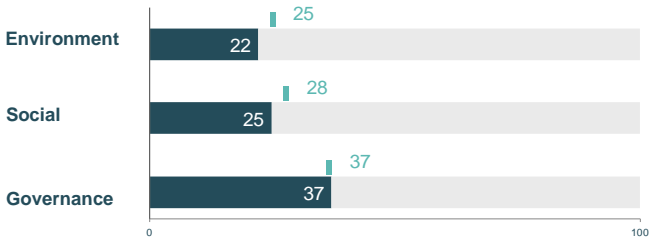
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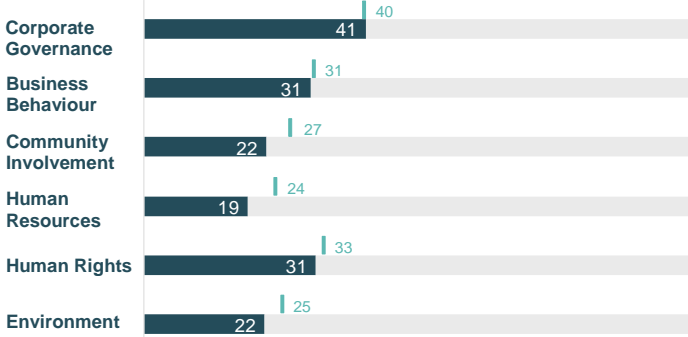
Key Findings 2018 – Financial Services General sector



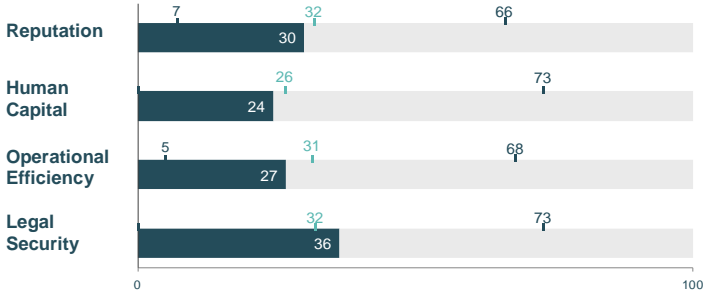
ESG PERFORMANCES – Sector & Universe



DOMAIN PERFORMANCES – Sector & Universe



RISK MITIGATION – Sector & Universe



TAKEAWAYS

- ▶ Progresses in integration of ESG issues in products and services offerings are noticed in the sector
- ▶ Financial services firms are still slow in improving and embedding responsible conduct and ethical culture
- ▶ The industry is exposed to cyber risks but the level of transparency on measures implemented to reinforce cybersecurity remains limited
- ▶ Stress prevention is crucial to maintain a healthy workforce in the industry. However, companies' ability to prevent and mitigate psychosocial risks remains weak
- ▶ Performance in non-discrimination and diversity is the area/driver with the greatest positive sector-wide score evolution

TOP PERFORMERS

Europe: Amundi (68/100)
 North America: Goldman Sachs Group; Wheaton Precious Metals; Janus Henderson Group (46/100)
 Asia Pacific: Hong Kong Exchanges & Clearing (53/100)
 Emerging Market: Fubon Financial Holdings (50/100)

MOST IMPROVED since 2017

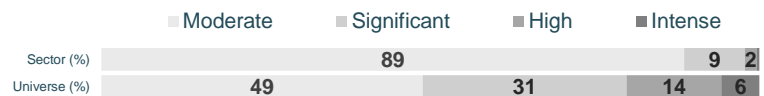
Europe: Kommunalkredit Austria; Euronext; Eurazeo (+10)
 North America: Wheaton Precious Metals (+19)
 Asia Pacific: ORIX Corporation (+15)
 Emerging Market: Fubon Financial Holdings (+22)

MOST MATERIAL DRIVERS

ADVANCED (60-100)	
ROBUST (50-59)	
LIMITED (30-49)	<ul style="list-style-type: none"> • Board of Directors • Audit & Internal Controls • Corruption and money laundering • Non-discrimination and diversity • Information to customers
WEAK (0-29)	<ul style="list-style-type: none"> • Social and economic development • Health and safety • Climate Change • Access to financial products/services and prevention of overindebtedness • Reorganisation

CARBON FOOTPRINT

Share of companies in each level of carbon footprint



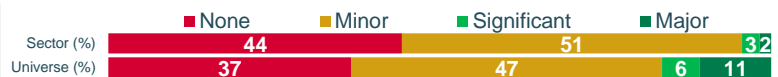
ENERGY TRANSITION

Share of companies in each level of energy transition performance



SUSTAINABLE GOODS & SERVICES

Share of companies in each level of involvement in goods and services contributing to sustainable development



CONTROVERSIES RISK MITIGATION

Share of companies in each performance level in terms of controversy risk management



Number of companies in Warning list : 9

About this document

This document is an extract of the Vigeo Eiris 2018 Report on the Financial Services General sector.

The full report contains:

- More detailed information on performances and impacts highlighted here (data for each zone, historical evolution on 3 years of global performance and on each criterion, top performers on each domain, etc.)
- Detailed description of each takeaway on risks and opportunities
- The overview of methodological framework applied to the sector (weights of criteria, nature of stakeholders' expectations and their vulnerability on each topic).
- Detailed description of the methodology of all Vigeo Eiris research lines.

If you are interested in knowing more, please contact our customer services team at: global-sales@vigeo-eiris.com.

About Vigeo Eiris

Vigeo Eiris is an independent international provider of environmental, social and governance (ESG) research and services for investors and public & private organisations. We undertake risk assessments and evaluate the level of integration of sustainability factors within the strategy and operations of organisations.

Vigeo Eiris offers a wide range of services:

- ▶ For investors: decision-making support covering all sustainable and ethical investment approaches (including ratings, databases, sector analyses, portfolio analyses, structured products, indices and more)
- ▶ For companies & organisations: supporting the integration of ESG criteria into business functions and strategic operations (including sustainable bonds, corporate ratings, CSR evaluations and more)

Vigeo Eiris methodology and rating services adhere to the highest quality standards. With a team of more than 240 experts of 28 different nationalities, Vigeo Eiris is present in Paris, London, Boston, Brussels, Casablanca, Hong Kong, Milan, Montreal, Rabat, Santiago and Stockholm.

The Vigeo Eiris Global Network, comprising 6 exclusive research partners, is present in Australia, Brazil, Germany, Israel, Japan and Spain. For more information: www.vigeo-eiris.com

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