



RISK & PORTFOLIO

ESG, CREDIT RISK AND RATINGS

FROM DISCONNECTS TO ACTION

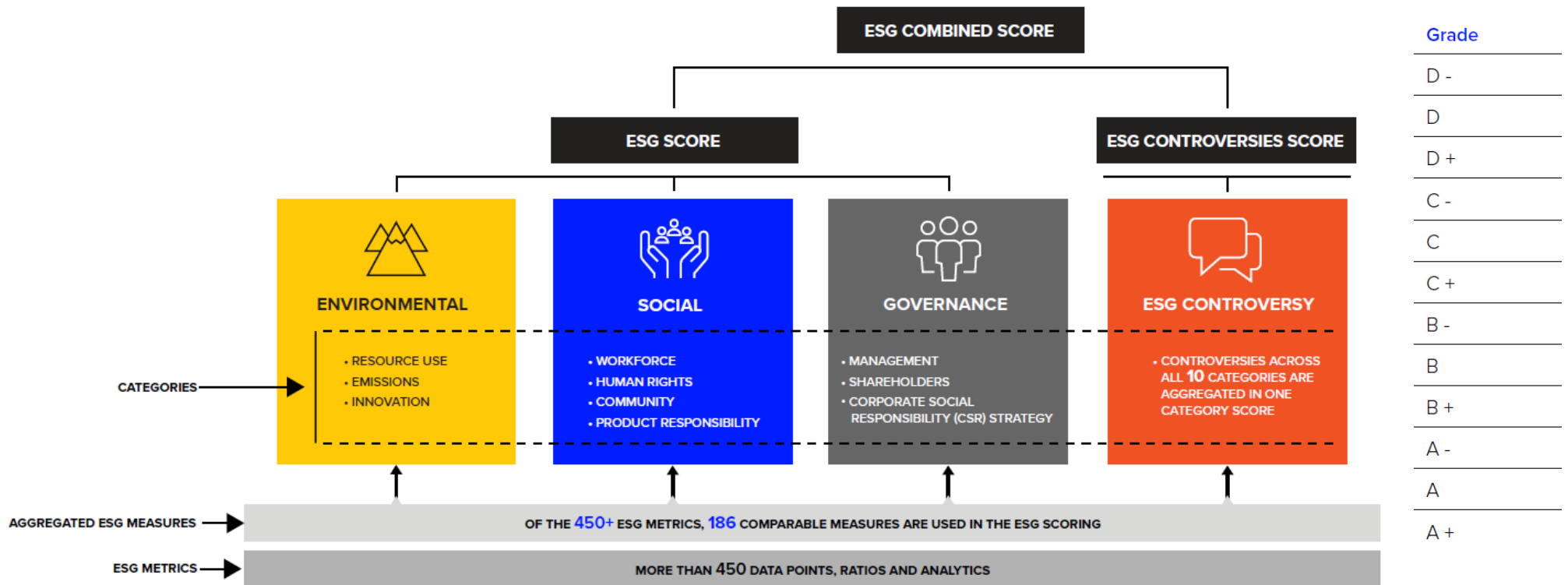


Vienna, 2020

Executive Summary



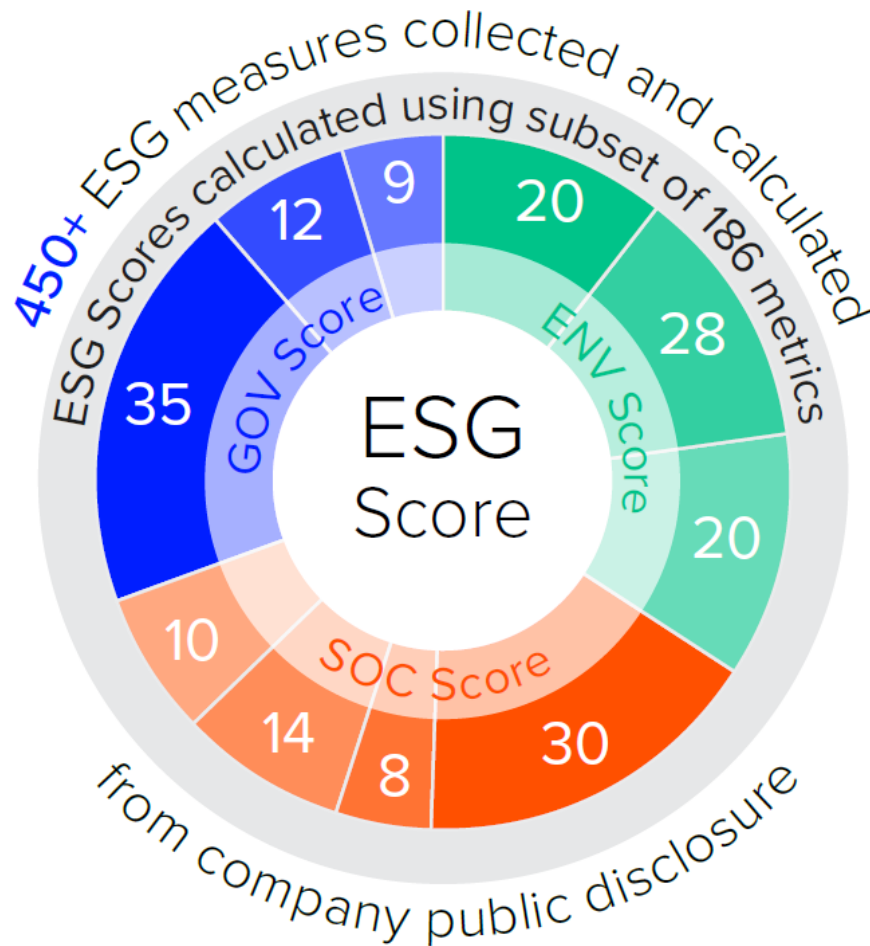
ESG ratings are available on close to 9,000 companies (banks, corporates and insurances) globally with time series data going back to 2002. They are simple to understand percentile rank scores (available in both percentages and letter grades from D- to A+).



Executive Summary

FINAPU

There are over 450 ESG measures, for each company within the ESG universe, with each measure going through a careful process to standardize the information and guarantee it is comparable across the entire range of companies.

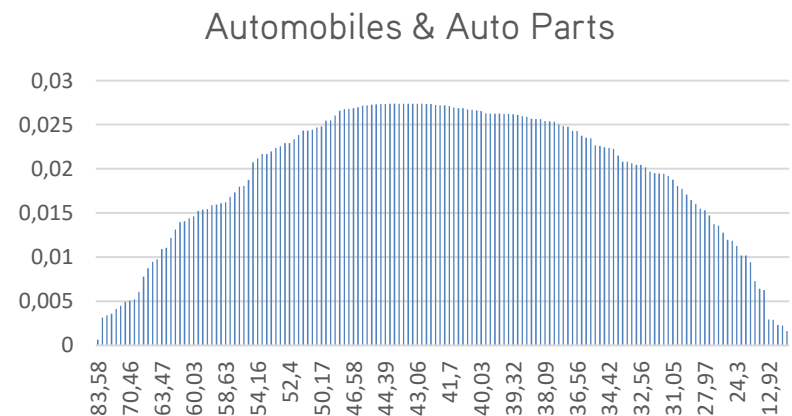
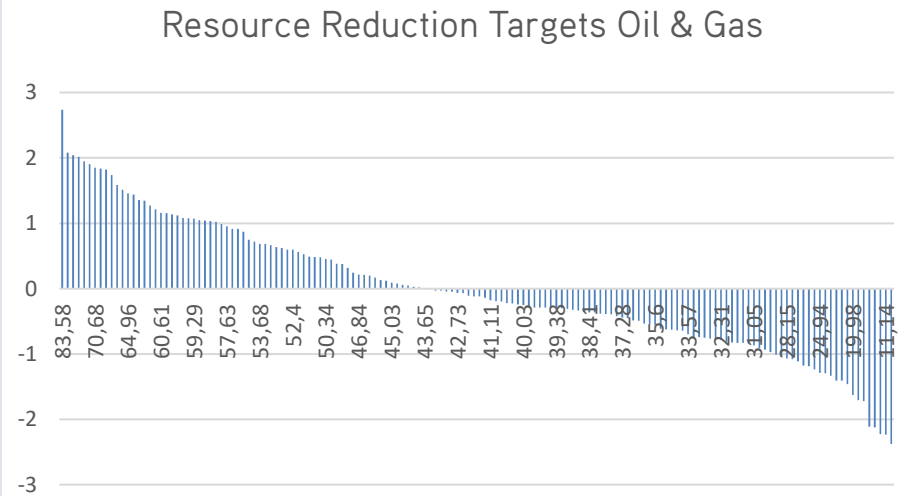


- Environmental
- Resource use
 - Emissions
 - Innovation
- Social
- Workforce
 - Human rights
 - Community
 - Product responsibility
- Governance
- Management
 - Shareholders
 - CSR strategy

Executive Summary



In FinAPU all measures are summarized, visualized and benchmarked. In the rating section FinAPU calculates a recommendation how to include ESG Data in the Credit Rating.



Executive Summary

FINAPU

FinAPU watches 15 ESG hazard topics and generates portfolio alerts.



Animal Testing



Pornography



Hazardous waste



Tobacco, alcohol and gambling



Business ethics controversies



Greenhouse emissions



Weapons manufacturers



Corporate political spending and lobbying

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