

ESG Considerations in the Banking Sector

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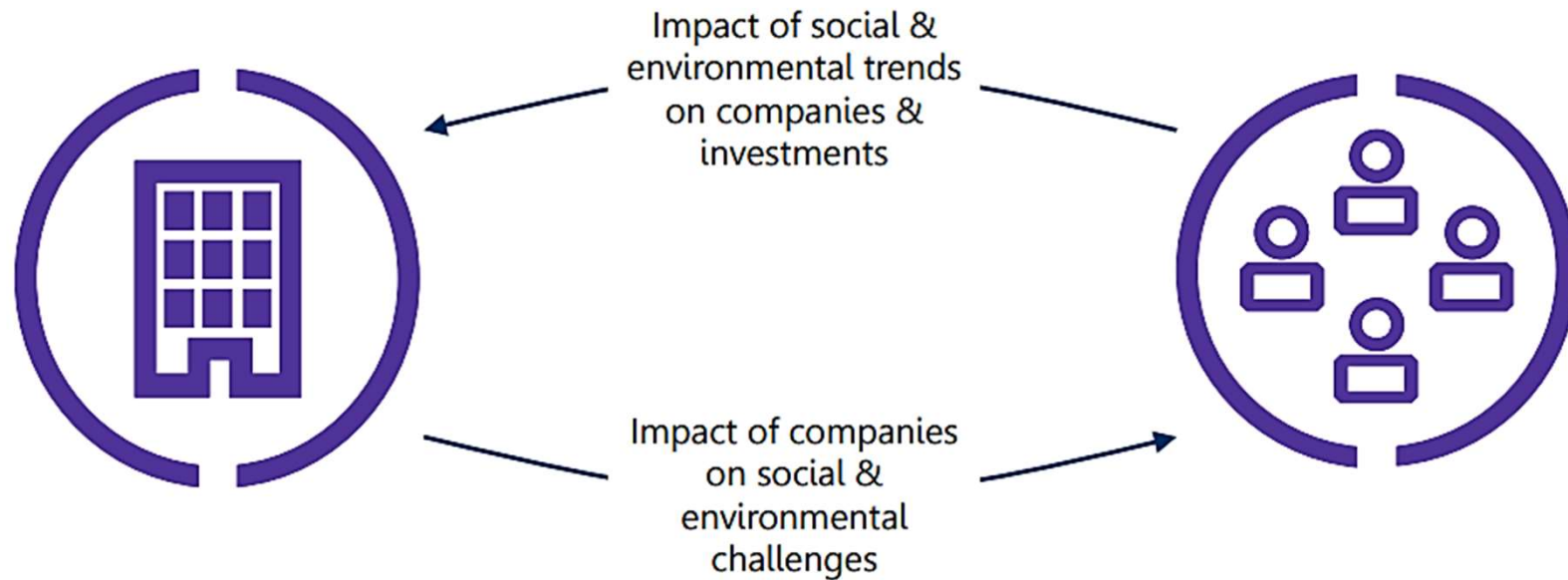
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Tuesday, 8 September 2020

What is ESG?

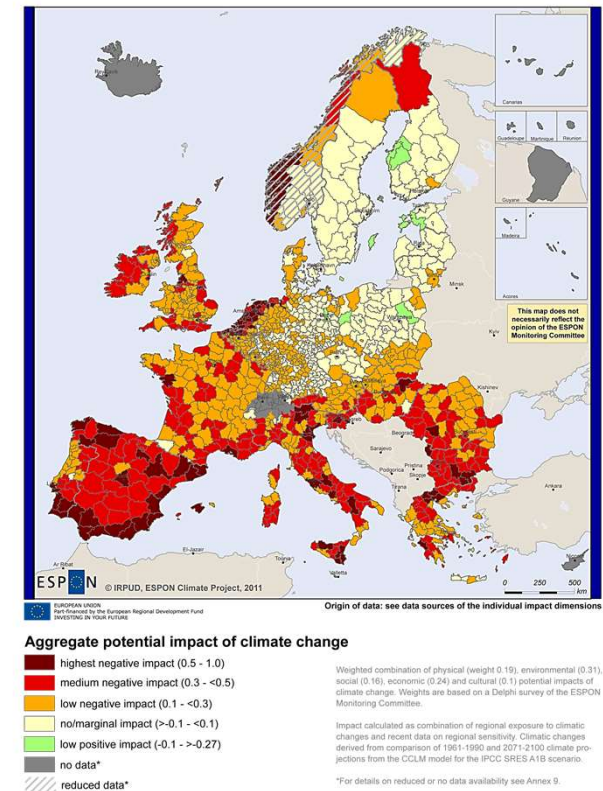
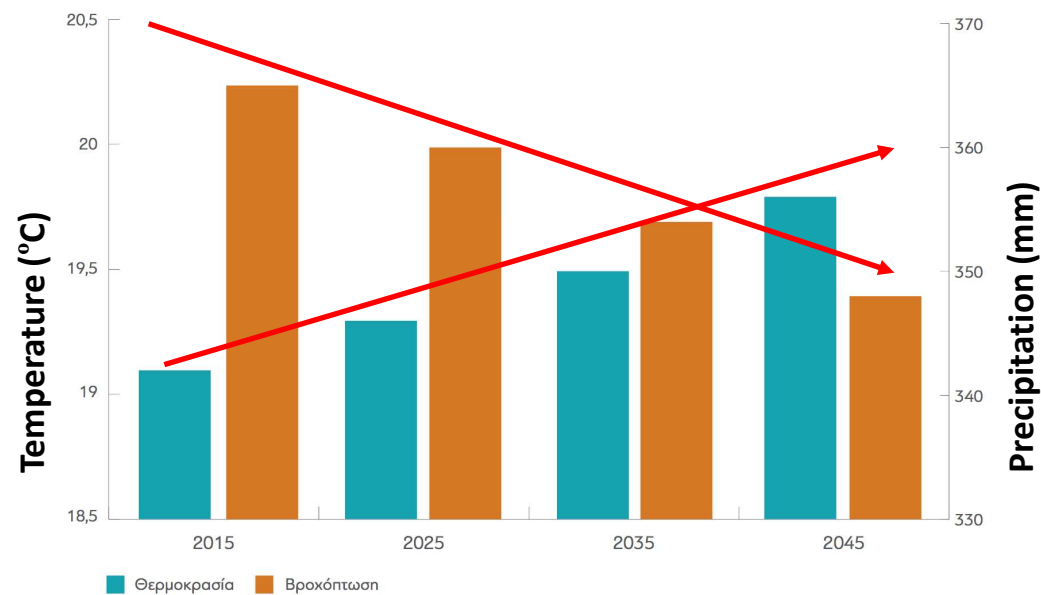
Companies don't operate in a vacuum



Source: Schroders

Climate change – Greece 2050

Change of climate parameters of Athens from 2015-2045



Source: ΔΙΑΝΕΟΣΙΣ

Change has come...

THIS IS WHAT 'THE WORLD' IS EXPECTING FROM US...

Climate Risk Is Investment Risk

Ultimately, purpose is the engine of long-term profitability
Putting sustainability at the center of how we invest

Companies, investors, and governments must prepare for a significant reallocation of capital

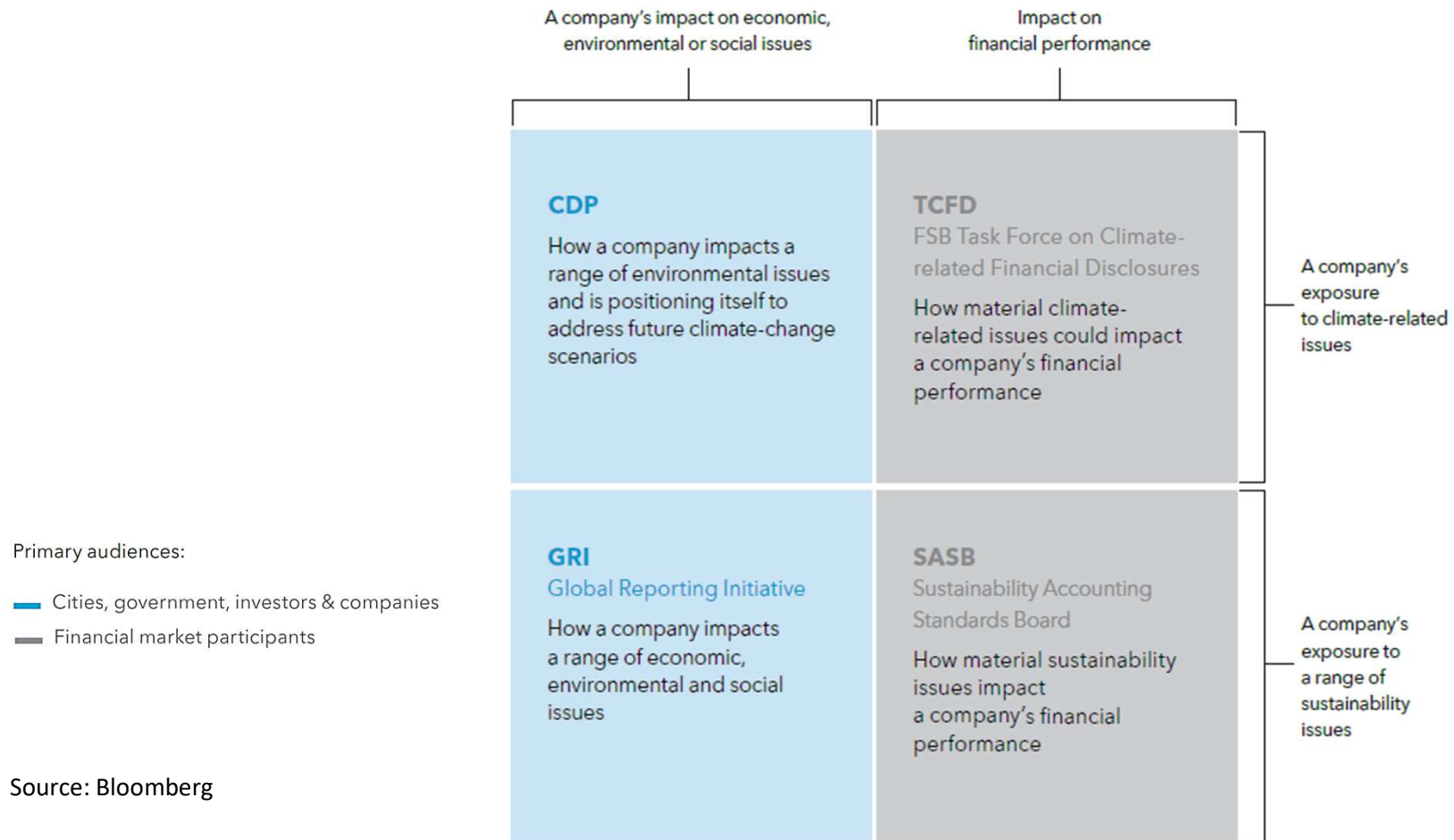
*we will be increasingly disposed to vote against management and board directors
when companies are not making sufficient progress on sustainability-related
disclosures and the business practices and plans underlying them*

LARRY FINK, CHAIRMAN AND CHIEF EXECUTIVE OFFICER

BLACKROCK®

ESG frameworks to follow and report on

The full picture



ESG matters to investors

Stock Exchanges Referencing GRI



Source: GRI

ESG matters to investors

GRI Sector Program



Sector Program Scope

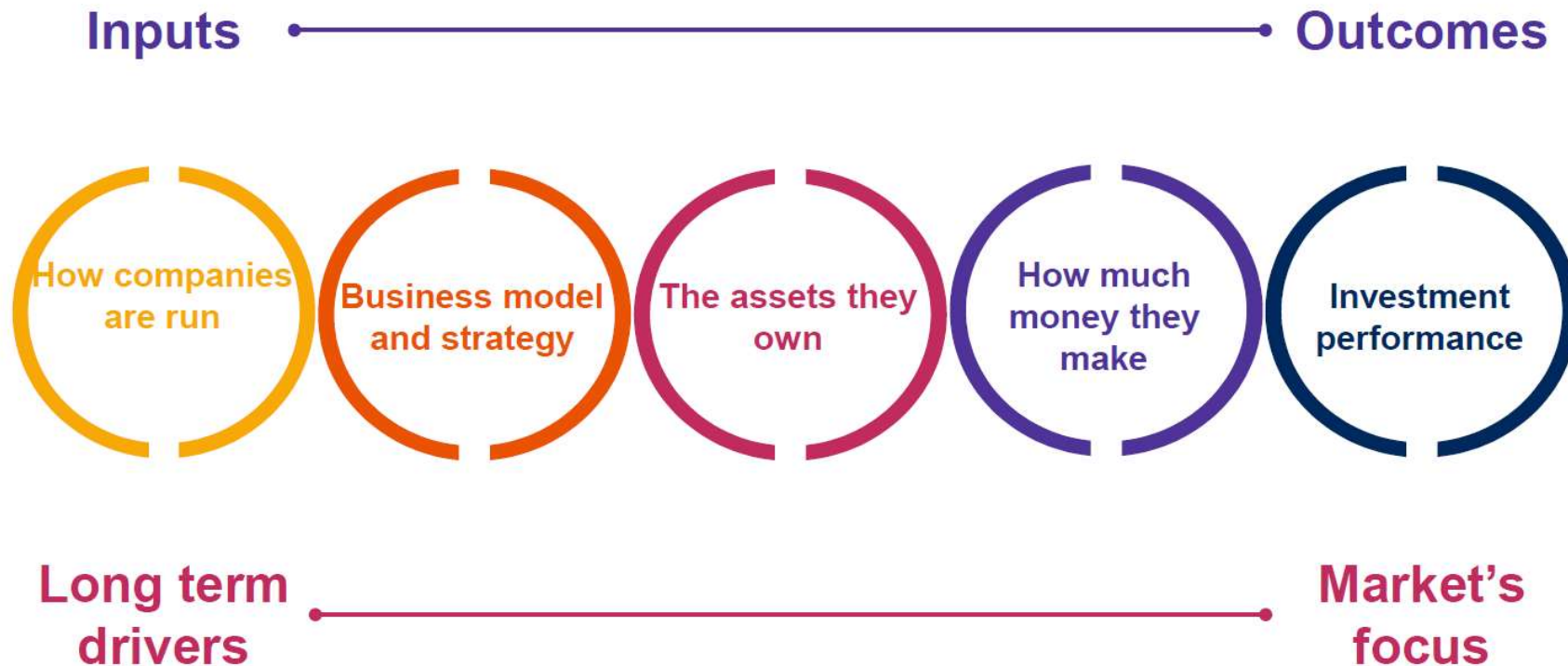


Oil, Gas, and Coal	Water Utilities	Waste Management	Gas Utilities
Agriculture	Pharmaceuticals and Biotechnology	Healthcare Equipment and Services	Containers and Packaging
Textiles and Apparel	Food, Beverage and Tobacco	Forestry, Paper and Rubber	Food Retail
Chemicals	Financial Services	Insurance	Building Products
Mining	Shipping	Ground Transportation	Consumer Durables
Banking	Construction	Real Estate	Hotels, Restaurants and Leisure
Automotive	Tech Hardware	Retail	Air Freight
Construction Materials	Software and Services	Equipment and Machinery	Commercial Services
Electric Utilities	Airlines	Communication Services	Detentional and Correctional Facilities
	Aerospace and Defence	Transportation Infrastructure	Household and Personal Products
			Home Furnishings

Source: GRI

ESG measures how companies make money...

...rather than just how much money they make



Source: Schroders

UBS positive screening

Case study

Disciplined idea generation

Positive screening to construct portfolio



Source: UBS

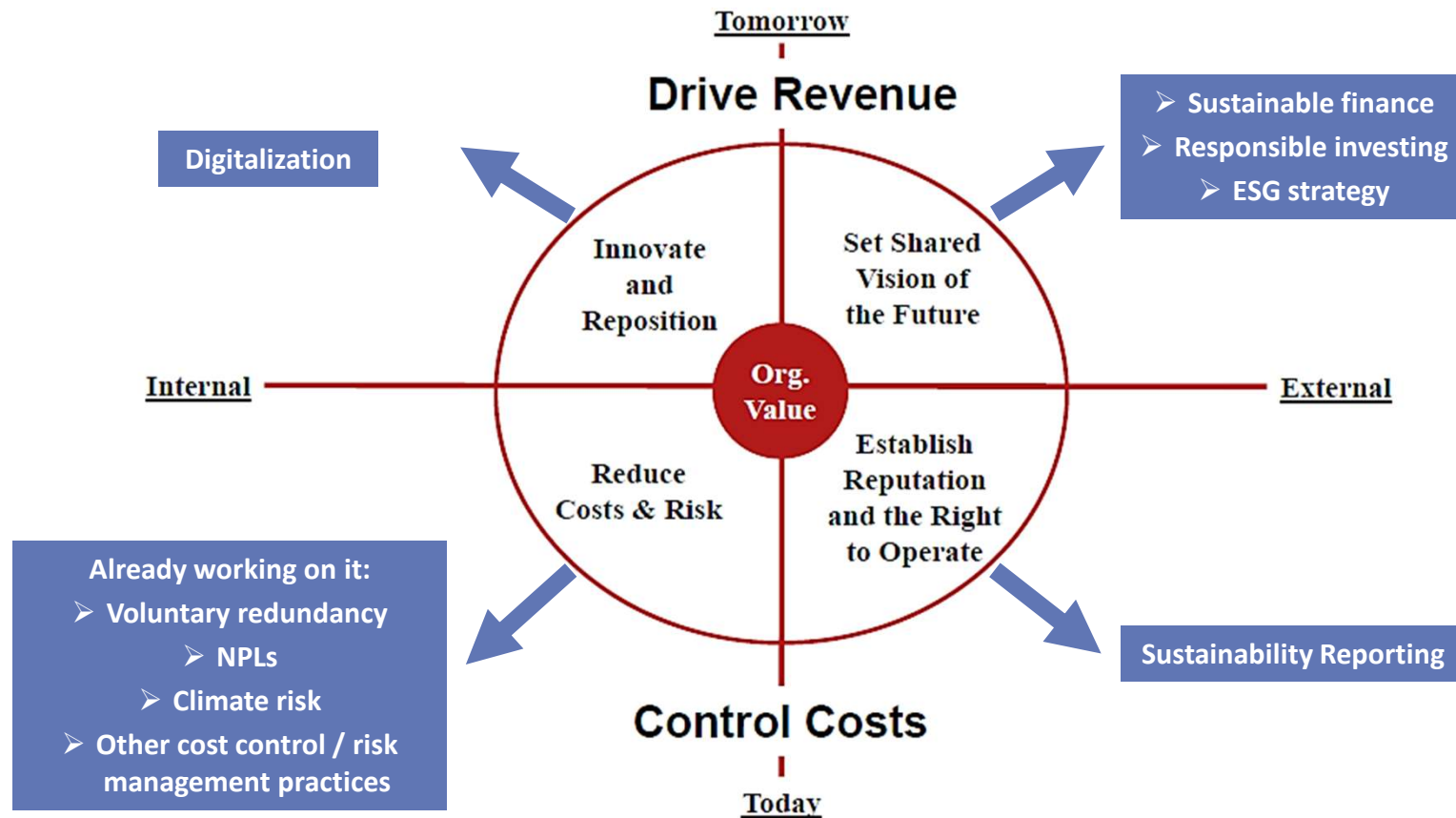
EU Green Deal



**Green Deal is
Europe's Man on
the Moon Moment**



ESG integration for the banking sector



Source: Cornell Business School

Thank you for attending!

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