

Retail and Specialised Banks Sector - 2019 Key Findings



281 companies in the sector

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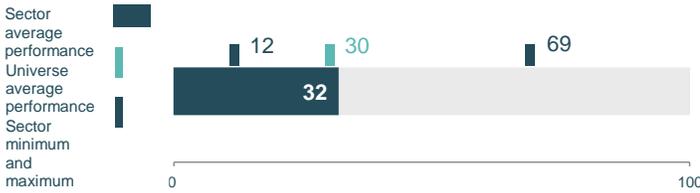
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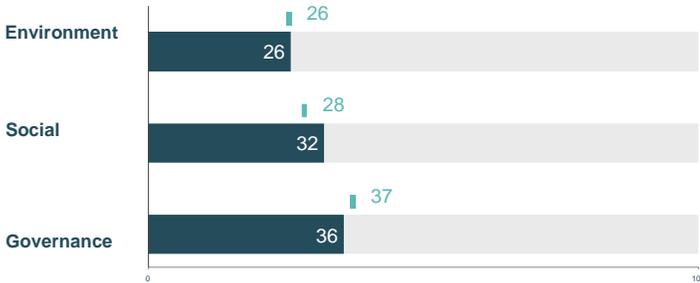
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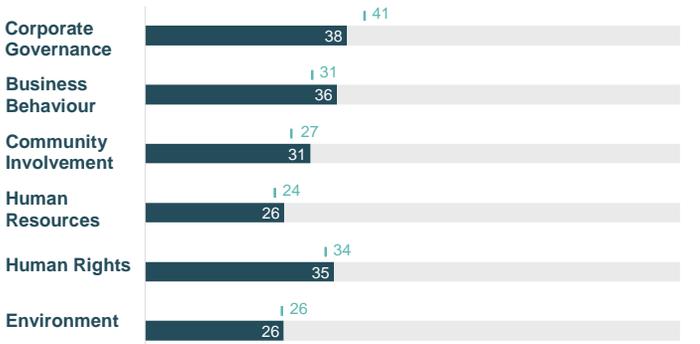
Key Findings 2019 – Retail and Specialised Banks Sector



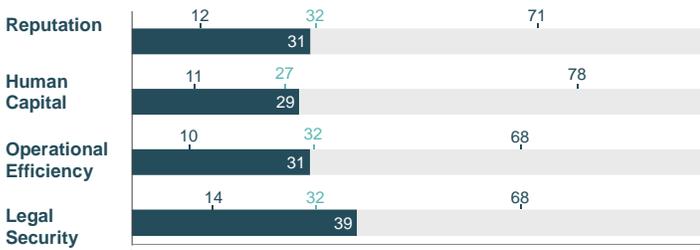
ESG PERFORMANCES – Sector & Universe



DOMAIN PERFORMANCES – Sector & Universe



RISK MITIGATION – Sector & Universe



TAKEAWAYS

- ▶ Retail & Specialised Banks Sector demonstrates limited capacity to mitigate money laundering risks.
- ▶ Better balanced Boards are key to strengthen the banks' corporate governance system.
- ▶ Equal opportunity: women are still underrepresented at senior management level across the industry.
- ▶ The provision of affordable banking services is on the rise, while customers' over-indebtedness is still a risk.
- ▶ The SRI market global growth pushes the banks to adopt more comprehensive investment strategies.

TOP PERFORMERS

- Europe: La Banque Postale (69/100)
- North America: PNC Financial Services Group (44/100)
- Asia Pacific: CYBG (Australia) (44/100)
- Emerging Markets: BMCE Bank of Africa (61/100), Piraeus Bank (60/100)

MOST IMPROVED since 2017

- Europe: Yorkshire Building Society (+22)
- North America: Regions Financial (+10)
- Asia Pacific: CYBG (Australia) (+15)
- Emerging Markets: BCP (+14)

MOST MATERIAL DRIVERS

ADVANCED (60-100)	
ROBUST (50-59)	
LIMITED (30-49)	<ul style="list-style-type: none"> Internal controls & risk management Non-discrimination and diversity Responsible Customer Relations Board of Directors Information to customers Corruption and money laundering Green products and SRI
WEAK (0-29)	<ul style="list-style-type: none"> Health and safety Climate change Reorganisation

CARBON FOOTPRINT

Share of companies in each level of carbon footprint



ENERGY TRANSITION

Share of companies in each level of energy transition performance



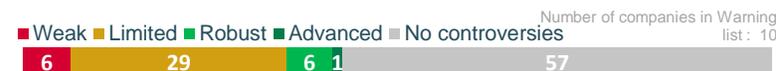
SUSTAINABLE GOODS & SERVICES

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



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About this document

This document is an extract of the Vigeo Eiris 2019 Report on the Retail and Specialised Banks 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: investorscustomer.service@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, New York, Rabat, Santiago and Stockholm.

The Vigeo Eiris Global Network, comprising 4 exclusive research partners, is present in Brazil, Germany, Israel and Japan. For more information: www.vigeo-eiris.com

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