



S&P Global Corporate Sustainability Assessment (CSA) 2021

S&P Global



Agenda

S&P Global CSA Webinar - Tuesday 30 March, 2021

Time	Description	Speaker
4:00pm	Welcome & Agenda	Giri Tenneti, ASX
4:05pm	S&P Global and the CSA	Robert Dornau, S&P Global
4:40pm	Insights from Australian participants	Monica Dasgupta, QBE Robert Dornau, S&P Global
4:50pm	Q&A	Monica Dasgupta, QBE Robert Dornau, S&P Global
5:12pm	Thank you & final comments	Giri Tenneti, ASX
5:15pm	Finish	

S&P Global CSA 2021

Discover the Value and
impact of the CSA

In collaboration with the Australian Securities Exchange (ASX)

Robert Dornau
Head of Corporate Engagement
S&P Global

March 2021

S&P Global



Content

- 1 Introducing S&P Global and our ESG offering**
- 2 The Corporate Sustainability Assessment (CSA)**
- 3 CSA 2020 Results: Australia**
- 4 Tips for a successful CSA participation**

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Introducing S&P Global and our ESG offering

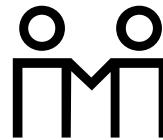
S&P Global & SAM



In January 2020, S&P Global acquired the ESG Ratings and Benchmarking business from RobecoSAM, which includes the **Corporate Sustainability Assessment (CSA)**.



Positions S&P Global as the **premier resource for ESG data, ratings, benchmarks and insights** globally; leading to enhanced product offerings and innovations across all our divisions.

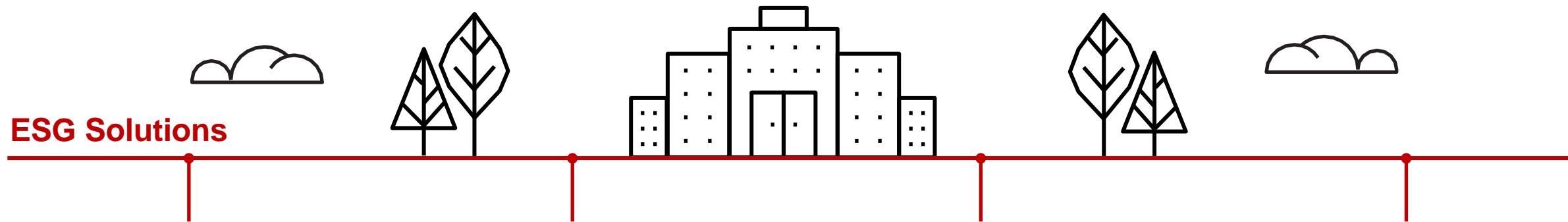


S&P Global and RobecoSAM have had a long-standing, successful partnership of over 20 years; in 1999, RobecoSAM and S&P Dow Jones Indices collaborated to launch the **Dow Jones Sustainability Index**



The **CSA now forms the foundation of company ESG disclosure** to S&P Global for financially material ESG factors and underpins the ESG research across our different divisions (S&P Global Ratings, S&P Dow Jones Indices and S&P Market Intelligence).

Extensive S&P Global ESG Solutions



ESG Solutions

S&P Global Ratings

Fixed Income, Equity, Any Entity

- Corporate-Level Analysis e.g. ESG Evaluations
- External Reviews & Opinions e.g. Framework Alignment Opinions and Transaction Evaluations
- ESG in Credit Ratings
- Infrastructure research
- Energy research

Market Intelligence

Corporates, Equity, Fixed Income

- S&P Global ESG Scores
- Environmental and Climate Analytics
- Trucost climate transition and physical risk data
- Trucost portfolio analytics
- Trucost value chain analytics
- Trucost TCFD reporting
- Trucost EU Taxonomy Revenue Share dataset
- Credit risk analysis

S&P Dow Jones Indices

Equity & Fixed Income Passive

- ESG indices Core ESG, Climate, Thematic, Fixed Income
- ESG exclusions and controversies monitoring
- Customized research and benchmarks

Platts

Corporates

- Energy Transition Prices, News & Analytics
- Long Term and 2° Scenario Planning Outlooks
- Energy Transition technology & policy analytics
- Renewable and clean energy commodity price assessments
- Energy transition and commodity news

2

The Corporate Sustainability Assessment (CSA)

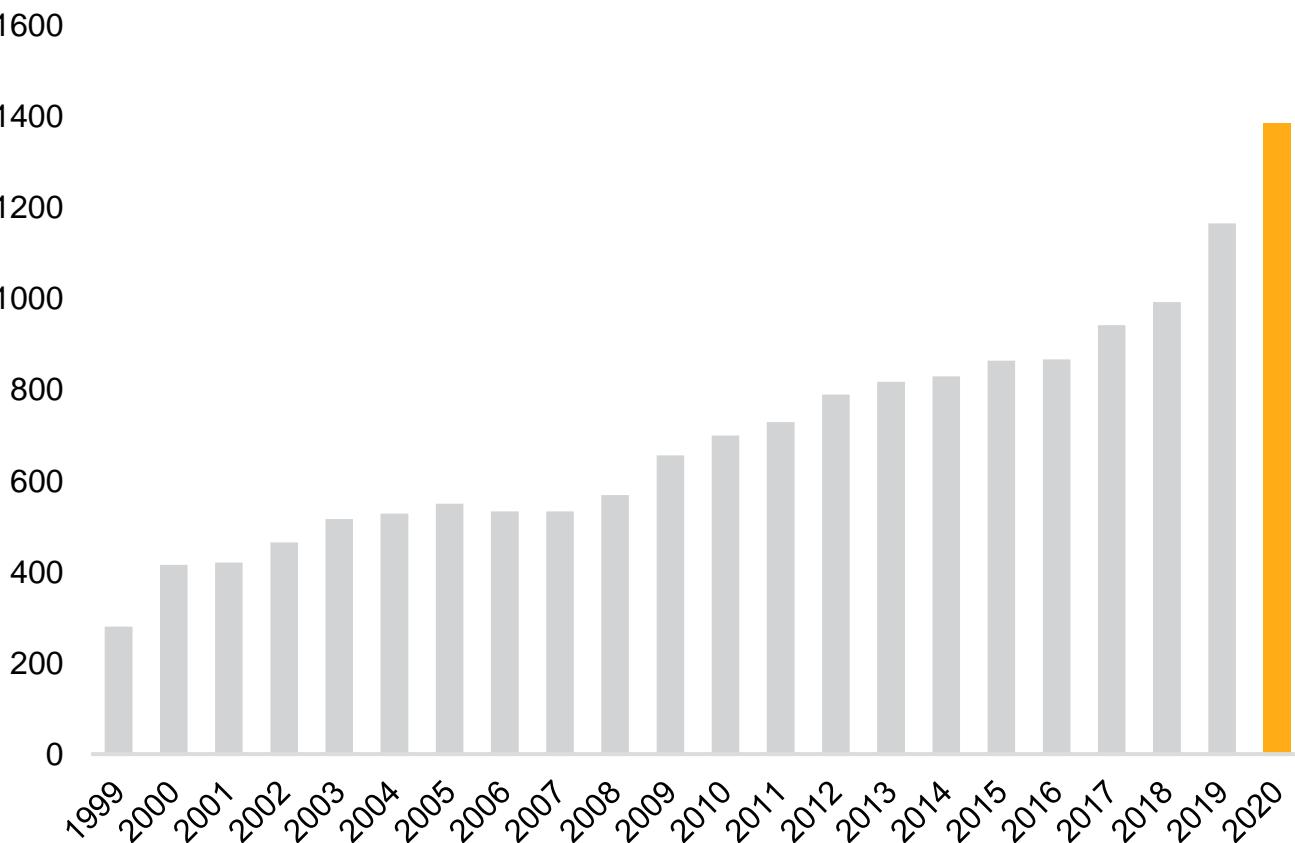
What is the CSA and Who Fills it Out?

An annual evaluation of the world's largest companies.

1400 companies completing the 2020 CSA represent a third of global market capitalization.

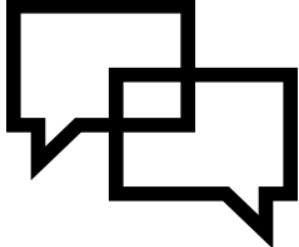
- Not just a questionnaire but a **reference tool**
 - to gauge the financial materiality of company sustainability performance from an investor perspective
 - To prepare for upcoming sustainability trends
- **61 Industry specific approaches** to assess performance in the **economic, social and environmental dimensions**
- **Proactive and reactive** – methodology adapted yearly to reflect recent trends in corporate sustainability management and capture future opportunities
- **Considers public & private data**
- **Third party audited process**

Record increase in companies actively participating in the CSA



Source: SAM CSA, Market capitalization as share of S&P Global Broad market Index as on 9 Nov 2020.

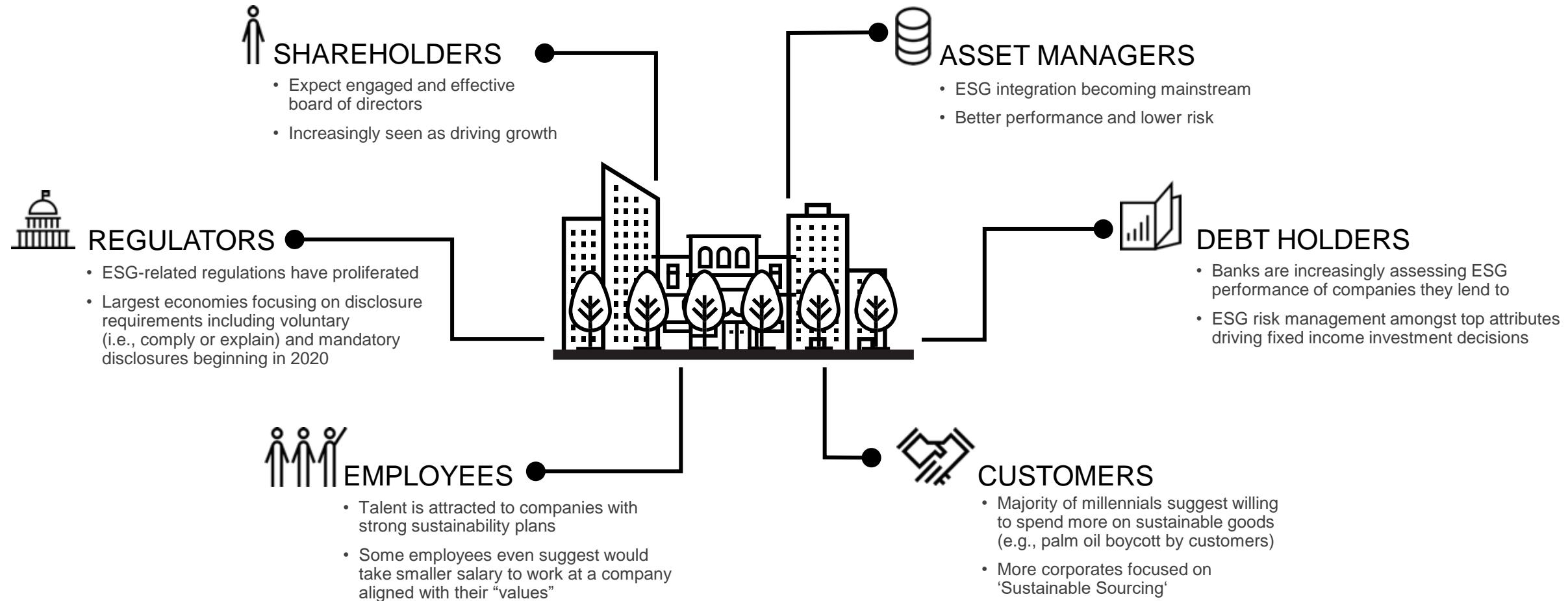
What Companies Are Telling Us About Their Use of the CSA



- “ The CSA helps us to **reduce sustainability risks** for the company and **realize opportunities**.**
- “ We use the CSA to develop and implement a successful and **sustainable business strategy**.**
- “ The CSA participation **embeds sustainability thinking** in the corporate DNA (networks).**
- “ We value the **external/internal recognition** for our sustainability performance.**
- “ We use the CSA to **communicate with sustainability focused investors** in a convincing and credible way.**

Summary of feedback received by existing CSA participants

ESG as Risk Mitigator and Value Driver for All Stakeholders



**The S&P Global
Corporate Sustainability
Assessment (CSA)
assesses ESG factors
expected to have an
impact on a company's
**growth, profitability,
capital efficiency and risk
exposure.****

Financial Materiality Framework

The CSA definition of materiality of sustainability

We define Materiality as:

“ Any factor which might have a present or future impact on companies' value drivers, competitive position, and thus on long-term shareholder value creation ”

Key Question

How do different forms of capital impact financial performance?

Forms of capital

- Intellectual capital
- Customer capital
- Manufactured capital
- Human capital
- Environmental capital
- Social capital
- Financial capital & business model

Impact on financials

- Growth (Revenue)
- Profitability (Costs)
- Capital Efficiency
- Risk profile

Source: S&P Global

The CSA: From Data to Score

General criteria include

Governance & Economic dimension

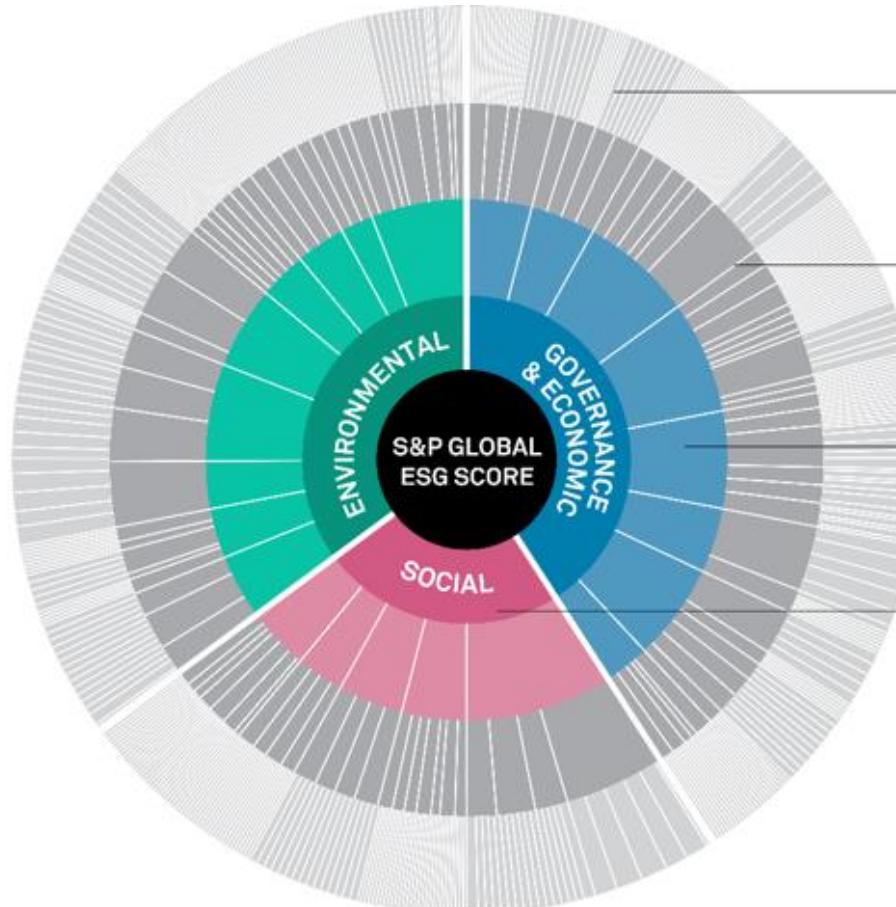
- Corporate governance
- Codes of Business Conduct
- Risk and Crisis Management

Environmental dimension

- Environmental reporting
- Operational Eco-Efficiency
- Climate Strategy

Social dimension

- Human Rights
- Human Capital Development
- Corporate Citizenship & Philanthropy



Approx.
1,000
Datapoints

Assessed values, text,
checkboxes, documents
Sources: Web-based questionnaire
and company documents

Ave.
100
Questions

Weighted
data point scores
Up to 50% industry-specific

Ave.
23
Criteria scores

Weighted
question scores
61 industry-specific approaches,
with tailored questions, criteria
and related weightings

3
Dimension scores

Weighted
criteria scores
Adjusted for corporate ESG
controversies where applicable

1
S&P Global
ESG Score

Sum of weighted
dimension scores

300 of the 1000 datapoints collected are non-confidential. 700 datapoints are collected based on information that is not required to be public.

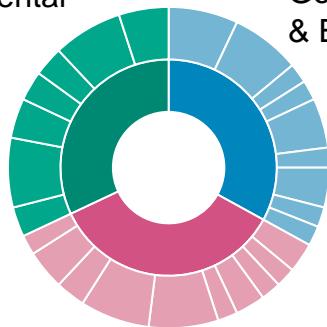
61 Industry Specific Approaches

differing by focus area and weight matrices

Mining & minerals

Environmental Governance & Economic

Social



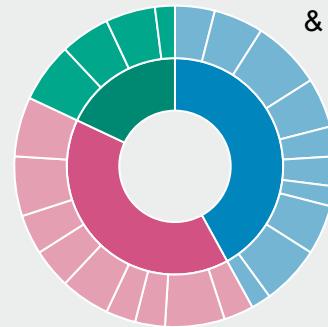
- Payment transparency

- Mineral waste management
- Water related risks
- Biodiversity

- Asset closure management
- Community impact
- Stakeholder engagement

Restaurants

Governance & Economic



- Brand Management

- Customer Relationship Management

- Raw Material Sourcing

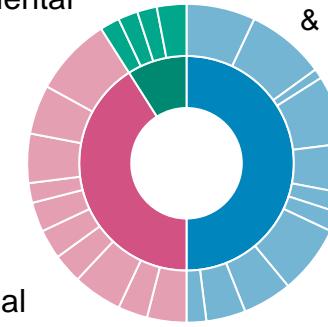
- Local Impact of Business Operations

Pharmaceuticals

Environmental

Governance & Economic

Social



- Innovation management

- Product Quality & Recall mgmt

- Addressing cost burden

- Access to drugs

- Health outcome contributions

Industry specific criteria examples applied to a single or subset of industries

Source: SAM. For illustrative purposes.

Evolution of sustainability integration



Source: Adapted from Holcim Group Support, 2012

CSA Captures Emerging and Underreported Trends

The CSA introduced topics before they where the focus of mainstream ESG investors, most recently plastic waste, living wage, sustainable finance and more.

Human capital development

Human Capital Management Coalition, established 2017, 25 asset owners, \$2.8tn in assets*

2002

Human rights

Top ESG criterion for Money Managers in 2018 representing USD 2.2tn**

2013

Climate strategy

Task Force on Climate-related Financial Disclosures (TCFD) recommendations 2017, 100+ C-level supporters, company, financial institutions, exchanges, raters index provider

Tax transparency

UNPRI investor guide 2018: evaluating and engaging on corporate tax strategy***

2014

2017

Policy influence

Top shareholder concern in 2018, filing by 74 institutional investors at 50 US companies****

Sources: *Human Capital Management Coalition" UAW Trust, 2020, uawtrust.org/hmrc, ** US/SIF "The Forum for Sustainable and Responsible Investment , 2019, www.ussif.org, *** Principles for Responsible Investment RRI, 2020 www.unpri.org, ****Corporate Governance "Corporate Governance", 2020, www.corpgov.net: SAM, part of S&P Global. For illustrative purposes only.

Human Resource Management as a Driver of Value Generation

1



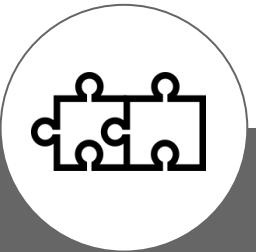
Rationale

Ensure an appropriate skill set to execute the business strategy:

Successful companies:

- Attract and retain talent
- Develop skills of employees effectively
- Motivate and incentivize employees
- Provide a fair, diverse and safe working environment
- Offer growth potential

2



Expected approach

Methodology to:

- Identify skill gaps
- Understand the financial pay-offs of investing in employees
- Align long-term performance targets
- Evaluate individual performance from different angles
- Prevent discrimination and exploitation
- Measure turnover and employee engagement

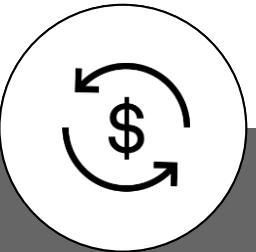
3



Performance indicators

- Financial and non-financial performance indicators to measure time and amount invested in human capital development as well as its return
- Male to female pay ratio
- (Female) Employee retention rates
- Total and voluntary turnover rates
- Targets and trend of employee engagement
- Ability to link investment into human capital development with return for the business

4



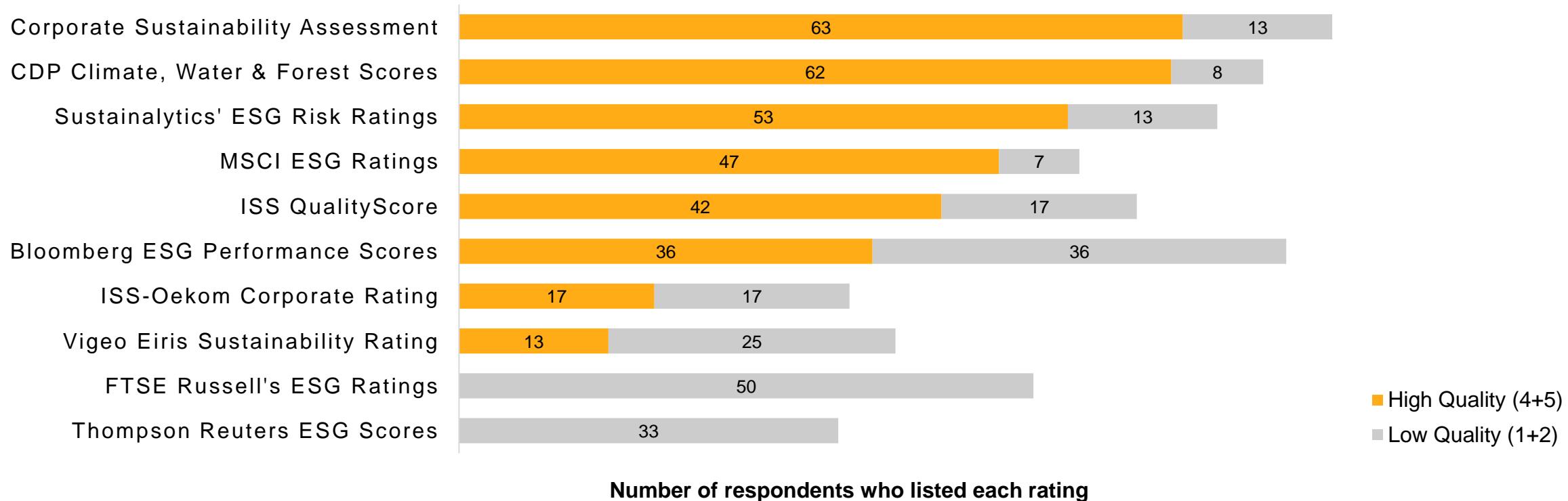
Value Drivers

- Profitability
- Risk profile
- Growth

Source: CSA

Rate the Raters 2020: Investor Survey & Interview Results

Question: Which ESG ratings do you consider to be of the highest quality?
(i.e excellence, robustness and accuracy of evaluation)



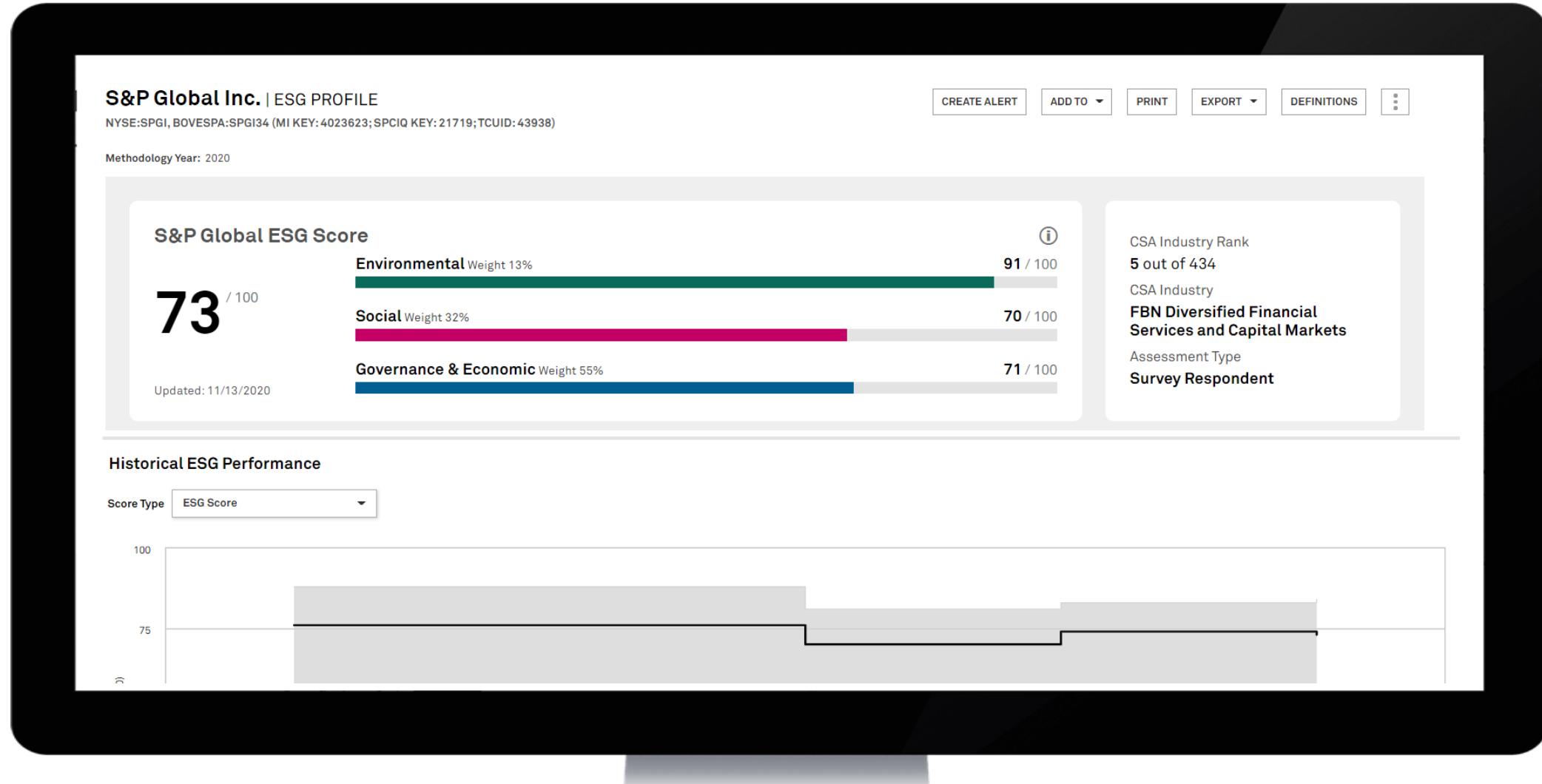
Source: **Wong, Christina, et al. Rate the Raters 2020: Investor Survey & Interview Results. SustainAbility, an ERM Group company, 2020

Fully Integrated in the S&P Global Market Intelligence Platforms

The image shows a tablet displaying the S&P Global Market Intelligence platform. The interface is organized into several sections:

- Top Bar:** Includes the S&P Global Market Intelligence logo, a search bar, and user profile information for Robert Dornau.
- Navigation Bar:** Features links for Apps, News, Dashboard, Research, Screener, Companies, Markets & Deals, Industries, Geographies, ESG (highlighted in red), and S&P Global Labs.
- ESG Home:** Shows a summary of recent news and research articles.
- ESG Insider:** Includes a podcast section ("Podcast: Investors pressure meat industry on risky practices, emissions") and a news article ("How a historically white male sector is grappling with diversity").
- ESG News:** Lists several news items, such as "Singapore central bank launches green, sustainability-linked loan grant scheme" and "CPS CEO: Spruce coal-fired unit has too much debt to accelerate retirement".
- ESG Research:** Displays a list of research reports, including "Understanding Climate Risk at the Asset Level: The Interplay of Transition and Physical Risks", "Carbon Scorecard 2019", and "The Socioeconomic and Environmental Impact of Large-Scale Diamond Mining".
- S&P Global Ratings ESG Research:** Powered by RatingsDirect®, this section includes a "Research" tab and a table of environmental, social, and governance evaluations.
- ESG Top Performers by GICS Sector:** A table showing top performers in the Communication Services sector based on S&P Global ESG Score (Actual).
- Average GHG Emissions by GICS Sector:** A table comparing average GHG scope 1 intensity and disclosure across various GICS sectors.
- Real Estate ESG Data:** Includes tabs for GRESB Scores and Green Property Certifications Summary.
- Industry Average Scores:** Shows average scores for GRESB Industry, Performance, and Management.
- Top 3 Companies by GRESB Score:** A table ranking companies by their GRESB scores.

Including Multi-year Trend Analysis and industry ranking



Insight Down to the Question Level

91 Environmental Weight 13%									
CRITERIA	SCORE	DATA AVAILABILITY	DATA-POINTS SHARED?	YEAR-ON-YEAR CHANGE	CSA INDUSTRY AVERAGE SCORE	CSA INDUSTRY HIGHEST SCORE	CSA INDUSTRY RANK	WEIGHT (%)	
Climate Strategy ⓘ	95 -	-	-	2	9	97	2 / 434	7	
Climate-Related Targets ⓘ	80 -	No	No	0	10	100	18 / 434	20	
Financial Opportunities Arising from Climate Change ⓘ	100 -	No	No	0	8	100	1 / 432	11	
Financial Risks of Climate Change ⓘ	- Not applicable	No	No	-	6	100	-	11	
Climate Change Strategy ⓘ	100 -	No	No	0	16	100	1 / 434	10	
Internal Carbon Pricing ⓘ	- Not applicable	No	No	-	3	100	-	10	
Low-Carbon Products ⓘ	100 -	No	No	0	8	100	1 / 433	10	
Management Incentives ⓘ	100 -	No	No	0	8	100	1 / 434	10	
Scope 3 GHG Emissions ⓘ	100 -	No	No	0	14	100	1 / 434	7	
Climate Strategy Impacts ⓘ	100 -	No	No	25	10	100	1 / 434	6	
Scenario Analysis ⓘ	100 -	No	No	0	7	100	1 / 434	5	
Environmental Reporting ⓘ	100 -	-	-	0	19	100	1 / 434	3	
Operational Eco-Efficiency ⓘ	73 -	-	-	2	13	99	14 / 434	3	
70 Social Weight 32%									
CRITERIA	SCORE	DATA AVAILABILITY	DATA-POINTS SHARED?	YEAR-ON-YEAR CHANGE	CSA INDUSTRY AVERAGE SCORE	CSA INDUSTRY HIGHEST SCORE	CSA INDUSTRY RANK	WEIGHT (%)	
Human Capital Development ⓘ	74 -	-	-	0	17	98	7 / 414	6	
Talent Attraction & Retention ⓘ	73 -	-	-	(7)	8	96	6 / 415	6	
Financial Inclusion ⓘ	82 -	-	-	0	7	100	8 / 411	4	
Labor Practice Indicators ⓘ	75 -	-	-	(9)	15	84	5 / 375	4	
Corporate Citizenship and Philanthropy ⓘ	95 -	-	-	10	17	96	3 / 434	3	
Human Rights ⓘ	28 -	-	-	0	5	95	20 / 434	3	

S&P Global ESG Scores accessible by all stakeholders

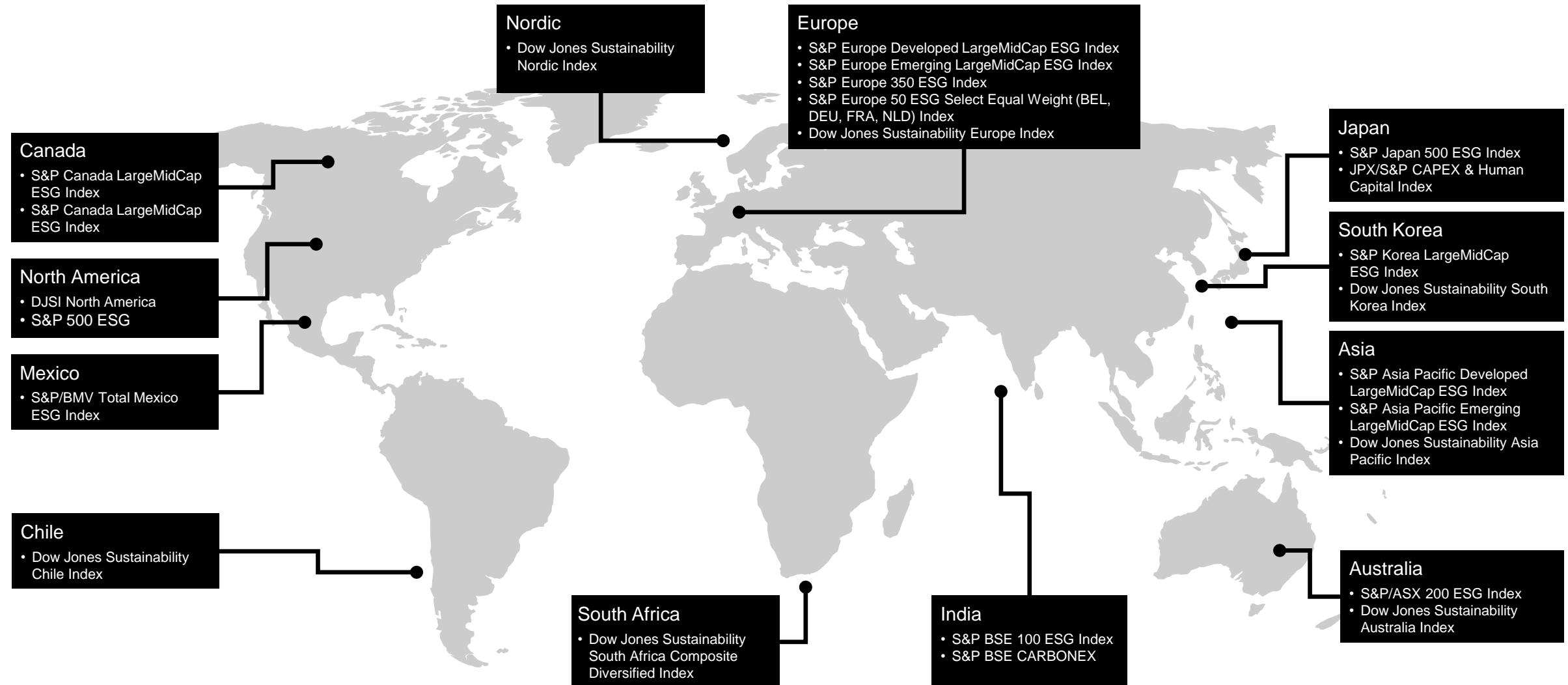
Capital Markets participants

- **S&P Global Market Intelligence Platforms**. ESG Scores down to question level, as data feed or integrated into portfolio analysis together with up to 200 financial and non-financial indicators per company
- **S&P Global Dow Jones Indices**, for the growing number of index-based ESG investments. CSA based scores power the iconic Dow Jones Sustainability Indices (DJSI) and the new S&P ESG Index family including the S&P 500 ESG and S&P Global 1200 ESG.
- **Bloomberg platform**. CSA percentile ranks accessible since 2016.

Other stakeholders

- **S&P Global ESG Scores website**, publicly available scores at total and dimension level, plus the nine most material ESG criteria data in each industry, peer comparisons and historical changes, serving a wide range of financial and non-financial stakeholders ranging from customers and (future) employees, to academia and NGOs, interested in the sustainability performance of companies.,

Additional Indices Using the CSA Data



S&P Global ESG Scores website – public transparency

Sample Company

TICKER: Industry: FBN Diversified Financial Services and Capital Markets

ESG Score

73

Distribution of Scores in Industry

Company Rank: 5 of 434



Last Updated: February 07, 2021 . Updated annually or in response to major developments

5 Year History

Y/Y Change: -0.48



For illustrative purposes only. As of 11 Feb. 2021. Source: spglobal.com/esg

Dimension Scores

■ S&P Global Inc. ■ Industry Best ■ Industry Mean

Environmental

S&P Global Inc. 91 | Industry Mean 17 | Industry Best 99 | Rank in Industry 3 of 434

Social

S&P Global Inc. 70 | Industry Mean 15 | Industry Best 97 | Rank in Industry 10 of 434

Governance & Economic

S&P Global Inc. 71 | Industry Mean 21 | Industry Best 77 | Rank in Industry 5 of 434

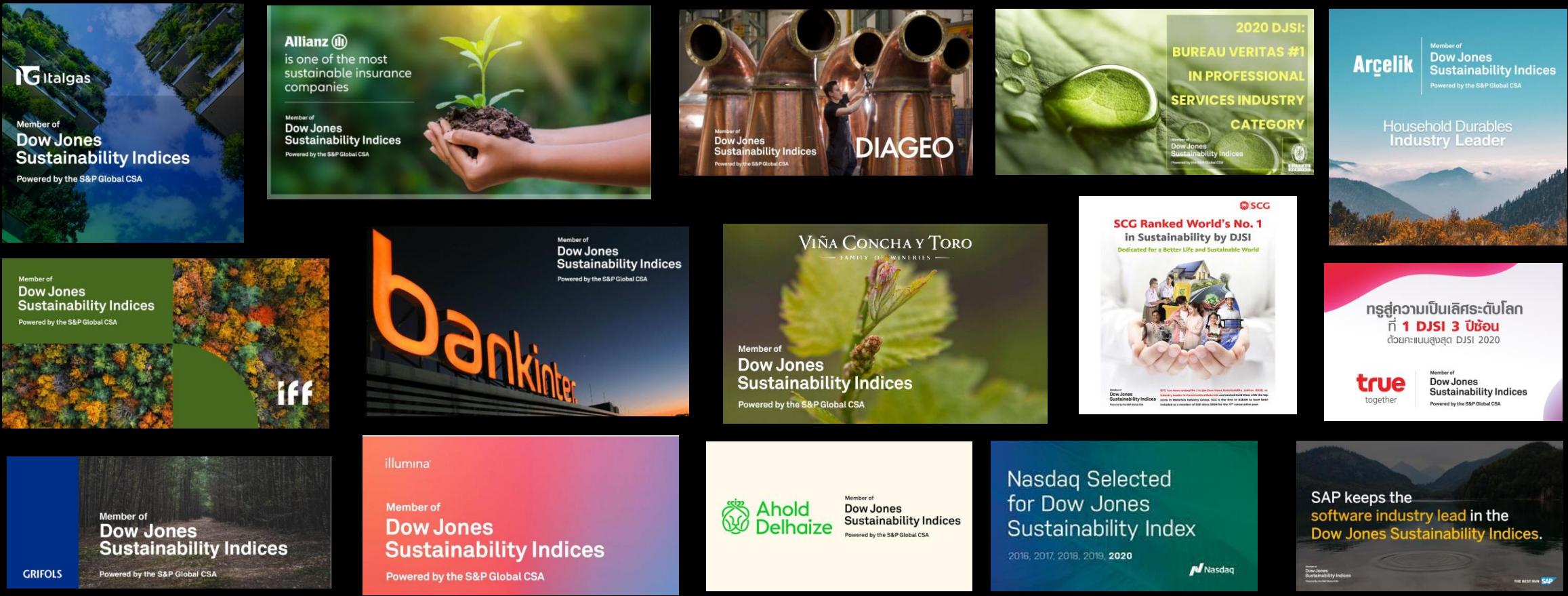
● S&P Global Inc. — Industry Best - - - Industry Mean



The scores websites was accessed over 120'000 times Since launch on Feb 8, 2021.

<https://www.spglobal.com/esg/scores/>

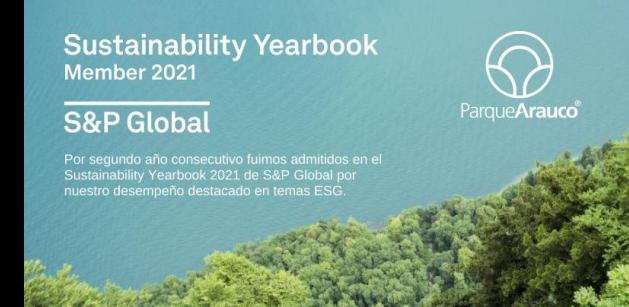
Dow Jones Sustainability Indices Member Emblem



Source: Examples of company posts on LinkedIn following launch of The Sustainability Yearbook 2021

The Sustainability Yearbook Distinctions

Gold-, Silver-, and Bronze-Class awards as well as Industry Mover & Yearbook Member distinctions



Source: Examples of company posts on LinkedIn following launch of The Sustainability Yearbook 2021

How does the CSA process work?



Universe of DJSI invited companies

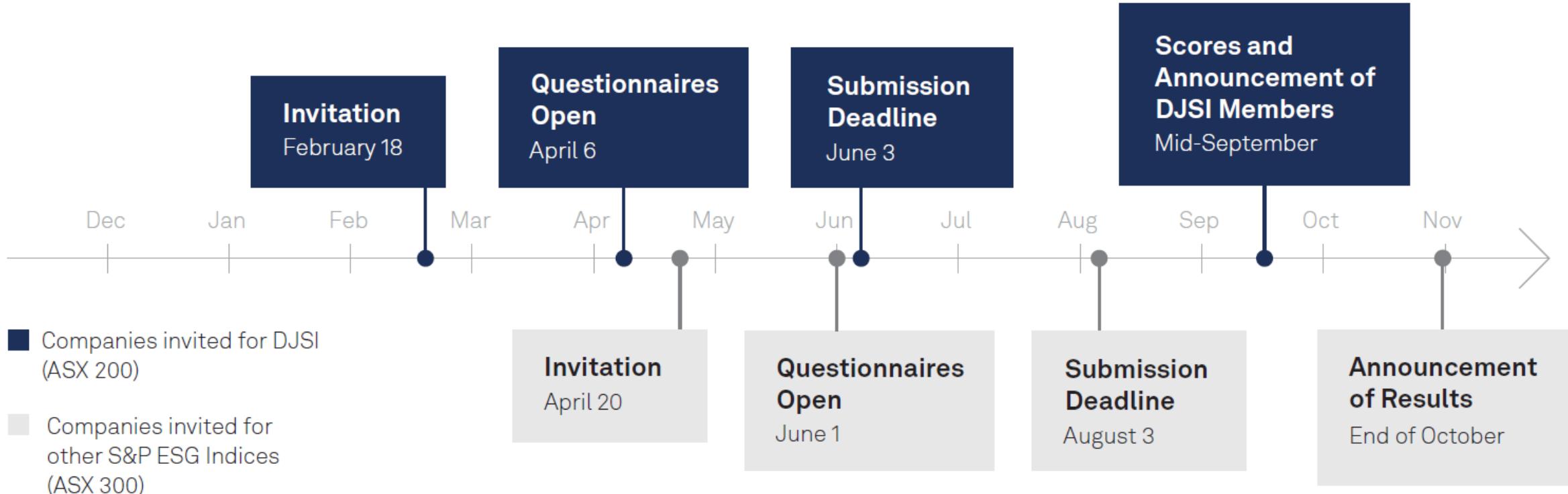
Dow Jones Sustainability Indices represent the historic invitation universe.
This year over 5000 companies will be invited covering different S&P indices.

	DJSI World	DJSI Europe	DJSI North America	DJSI Asia/Pacific	DJSI Emerging Markets	DJSI MILA	DJSI Australia
Pool	2,500 largest companies of the S&P Global Broad Market Index	600 largest European companies	600 largest North American companies	600 largest companies from Asia/Pacific	800 largest companies from Emerging Markets	All companies of the S&P MILA Pacific Alliance Composite	Entire S&P ASX 200
Selection criteria	Top 10% (buffer 15%) in terms of Sustainability in each industry	Top 20% (buffer 30%) in terms of Sustainability in each industry	Top 20% (buffer 30%) in terms of Sustainability in each industry	Top 20% (buffer 30%) in terms of Sustainability in each industry	Top 10% (buffer 15%) in terms of Sustainability in each industry	Top 40% (buffer 45%) in terms of Sustainability in GICS Industry Group and limited by 30% of the Invited Universe in each GICS Industry Group	Top 30% (buffer 45%) in terms of Sustainability in each industry
Result	323 Components 59 CSA Industries 30 Countries	149 Components 55 CSA Industries 15 Countries	142 Components 49 CSA Industries 2 Countries	156 Components 49 CSA Industries 6 Countries	100 Components 45 CSA Industries 13 countries	62 Components 28 CSA Industries 4 countries	45 Components 16 CSA Industries 1 Country

Source: <https://www.spglobal.com/esg/csa/indices/djsi-index-family>

More than 5000 companies invited for the CSA 2021

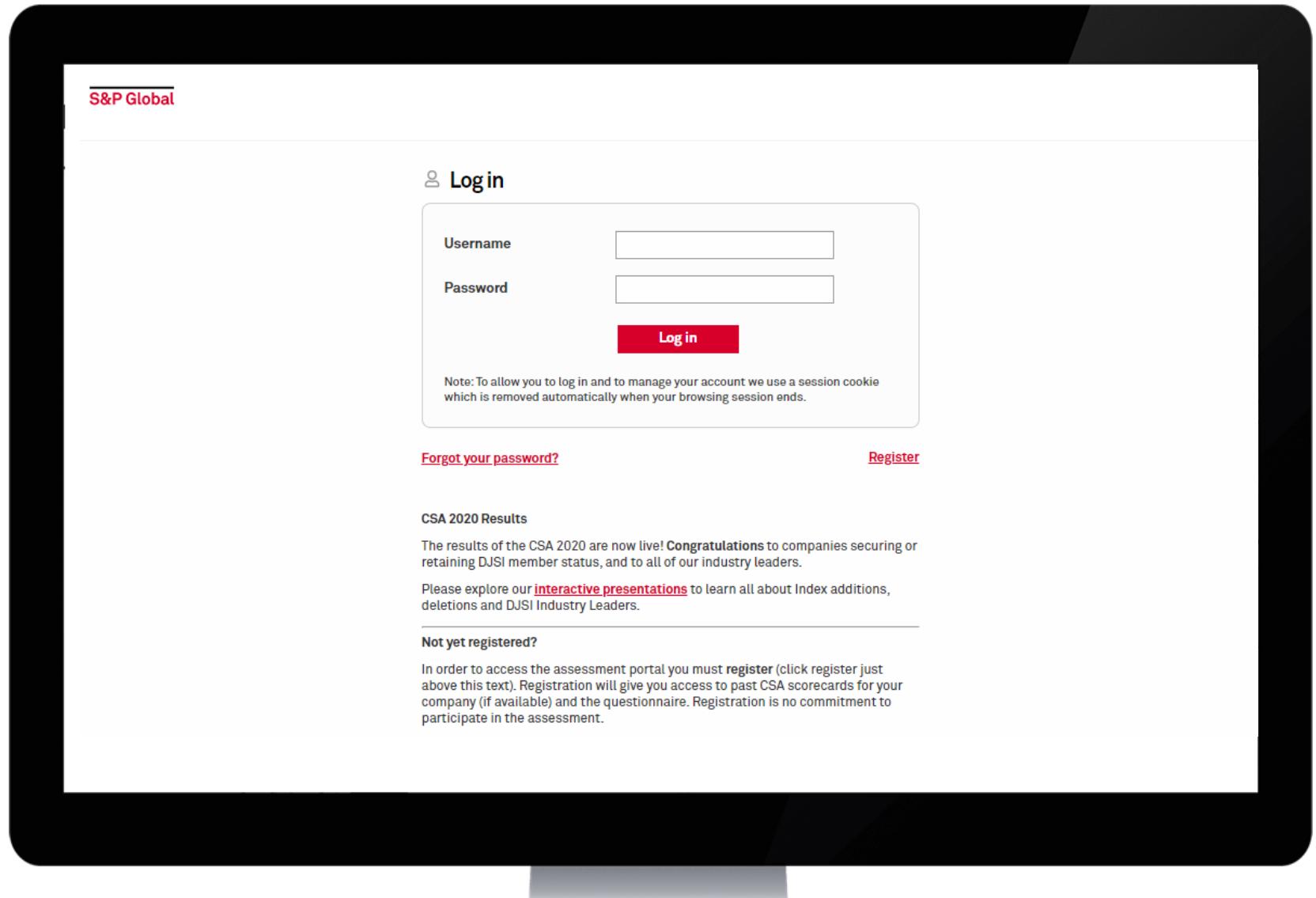
Timeline for Australian companies



To access the **full invitation list**: www.spglobal.com/esg/csa/csa-2021

CSA Portal — <https://portal.csa.spglobal.com/survey/>

- Secure online platform
- Managed by S&P Global
- Privacy protection



CSA Portal — Registration

- Pick company name from drop down
- Use corporate email address
- Confirmation within one business day
- Contact us in case of problems

The screenshot shows a registration form titled "Register" on an S&P Global website. The form includes fields for Company*, Main contact, First Name*, Last Name*, Department*, Function/Position*, Email*, Phone direct*, Country*, Town/City, and Security question*. A CAPTCHA question "What is the sum of 14 and 8?" is also present. A red "Register" button is at the bottom, and a note at the bottom left indicates mandatory fields.

S&P Global

Register

Company *

Main contact

First Name *

Last Name *

Department *

Function/Position *

Email *

Phone direct *

Country *

Town/City

Security question *

What is the sum of 14 and 8?

Register

* Mandatory input fields

CSA Portal — User Management

- Set up users
- Assign access rights
- Manage notification settings
- Track logins

The screenshot shows the 'User settings' page of the S&P Global CSA Portal. The top navigation bar includes links for Questionnaires, Documents, MSA, Leading Practices, Benchmarking, Inbox, Account (which is highlighted in red), Help, and Log out. On the right side, there is a vertical sidebar with icons for user management, document creation, settings, and other portal functions.

The main content area is titled 'User settings'. It contains several informational paragraphs and a 'Data Protection Notice' section. Below this is a table listing users:

Username	Description	Personal Data	Application Access	Login Details	Actions
usr25290194418	Admin	obfuscated obfuscated email obfuscated	- ALL -	Count: - Last: No data available	
usr25290194419		-	Leading Practices, Benchmarking > Database, Benchmarking > Index Membership	Count: - Last: No data available	
usr60687313075	Admin	obfuscated obfuscated ivana.kestens@spglobal.com obfuscated	- ALL -	Count: - Last: No data available	
usr60752435350	Admin	obfuscated obfuscated email	- ALL -	Count: - Last: No data available	
usr60752435450	Admin	obfuscated obfuscated ivana.kestens@spglobal.com	- ALL -	Count: - Last: No data available	
usr60752435453	Admin	obfuscated obfuscated ivana.kestens@spglobal.com	- ALL -	Count: - Last: No data available	
usr60792985360	Main contact Admin	obfuscated obfuscated ivana.kestens@spglobal.com	- ALL -	Count: 12 Last: Feb 17, 2021 07:02	
usr60805935718		obfuscated obfuscated email	Leading Practices, Benchmarking > Database, Benchmarking > Index Membership	Count: - Last: No data available	

CSA Portal — Online Questionnaire

- Quick navigation
- Tracks your progress
- Additional information
- Public / non-public requirement

The screenshot shows the S&P Global CSA Portal interface. At the top, there's a navigation bar with links for Questionnaires, Documents, MSA, Leading Practices, Benchmarking, Inbox, Account, Help, and Log out. A progress bar indicates "0% Done". On the left, a sidebar lists various dimensions and sub-dimensions with checkboxes for each. The main area displays a question about Human Rights Commitment, asking if a publicly available policy exists. It includes a list of options and a "No references attached" link. Below this is a section for "Additional comments" with a rich-text editor and a note about using it for specific cases like significant changes or explanations. At the bottom, there are Save, Cancel, and Reset buttons.

CSA Portal — Additional Information

- Recommended reading
- Question rational
- Key definitions
- Data requirements
- References

The screenshot shows the S&P Global CSA Portal interface. On the left, a navigation tree lists categories: Company Information, Governance & Economic Dimension, Environmental Dimension, and Social Dimension. The Social Dimension is currently selected. Under Social Dimension, sub-sections include Social Reporting, Labor Practice Indicators, Human Rights (which is expanded), and Human Rights - Commitment, Due Diligence, Assessment, Disclosure. The main content area displays the 'Social Dimension' section. It includes a requirement note: 'Requirement: This question requires publicly available information', a 'Question Rationale' section explaining the purpose of the question, a 'Key Definitions' section defining 'Respecting human rights', and a 'Data Requirements' section. A red box highlights the 'Additional information and question guidance' section. The top right of the screen shows a header with 'Questionnaires', 'Documents', 'MSA', 'Leading Practices', 'Benchmarking', 'Inbox', 'Account', 'Help', and 'Log out'. A progress bar indicates '0% Done'.

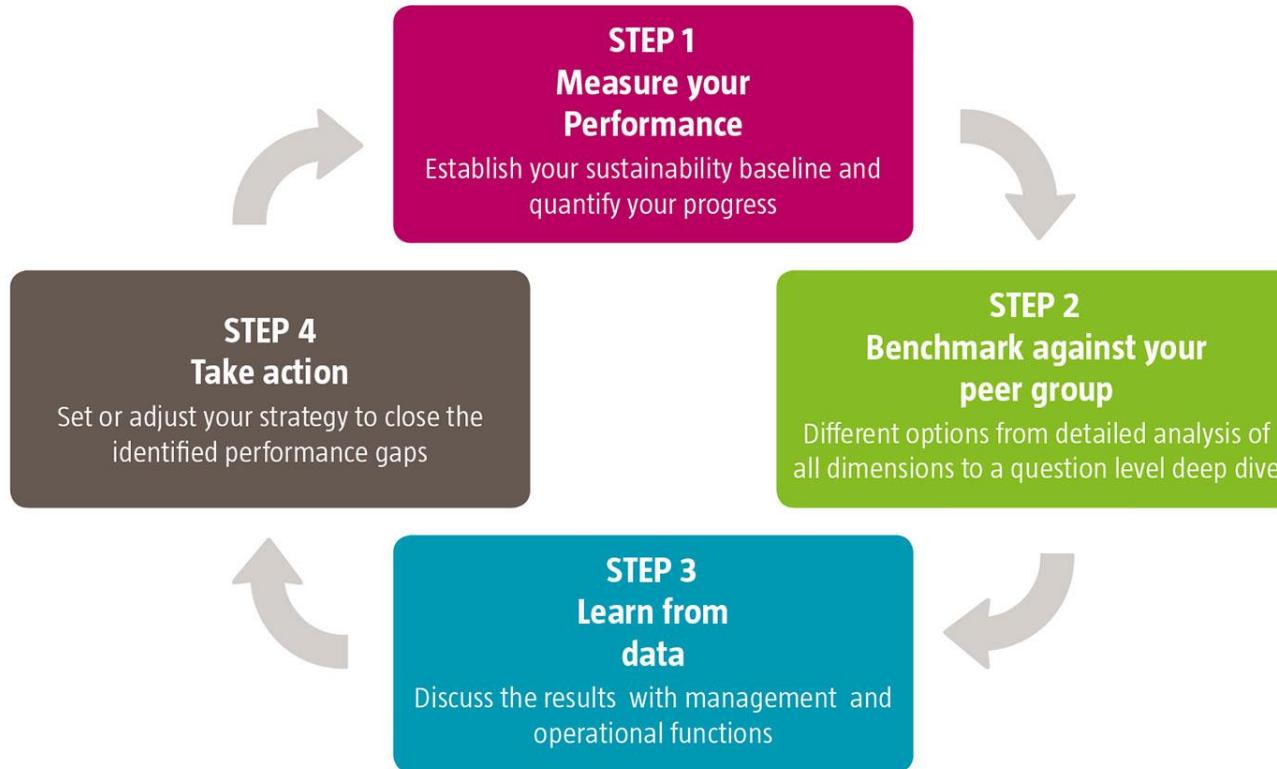
CSA Portal – Your project management solution

The CSA is completed via our **secure and user-friendly online questionnaire platform**:

- Access a **question-specific help function** including background information on the rationale for each question
- **Easily attach supporting evidence** including hyperlinks, documents and comments to support your answers
- Quickly **view questionnaire completion progress** with clear color-coding scheme
- **Share access** to the tool within your organization to enable different users to enter data
- Control user **access rights to protect sensitive information**
- Control final questionnaire sign-off

Sustainability is a Moving Target

The CSA Supports Continuous improvement with Annual Benchmarking



CSA Portal — Benchmarking Tab

The screenshot shows the S&P Global CSA Portal interface, specifically the Benchmarking tab. The top navigation bar includes links for Questionnaires, Documents, MSA, Leading Practices, Benchmarking (which is highlighted in red), Inbox, Account, Help, and Log out. Below the navigation is a secondary menu with DATABASE (highlighted in red), INDEX MEMBERSHIP, and REPORTS.

A message at the top encourages users to watch a training video about free tools and learn more about available benchmarking services. It explains that choosing "latest ranking" in the score date dropdown displays the most current industry ranking for all assessed companies, reflecting the latest number of assessed companies and any MSA cases in your industry. It notes that company ranks might be affected by changes in other companies' scores and provides context for the DJSI rebalancing date (13 November 2020).

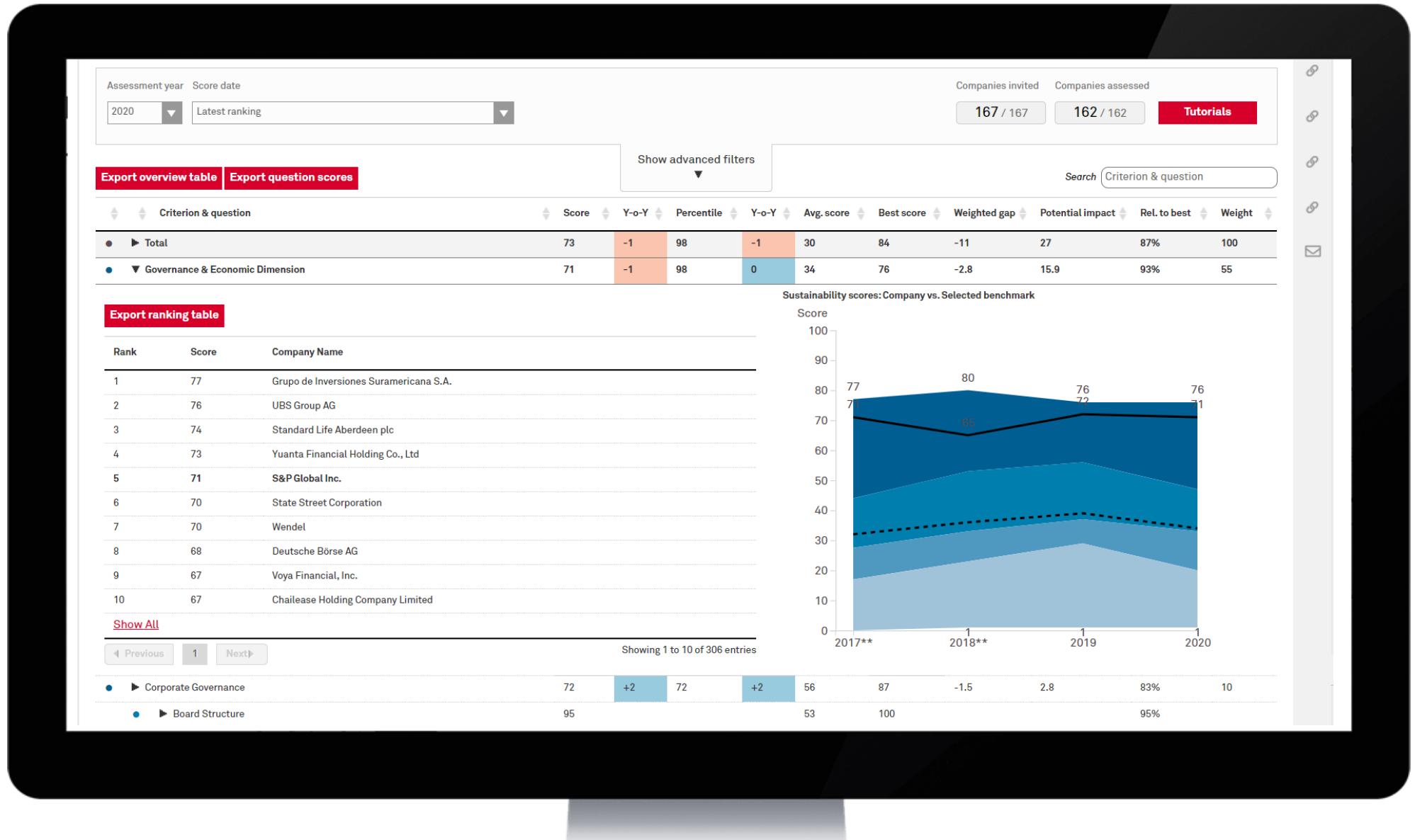
Below this, there are dropdown menus for "Assessment year" (set to 2020) and "Score date" (set to "Latest ranking"). To the right, buttons show "Companies invited: 167 / 167" and "Companies assessed: 162 / 162", along with a "Tutorials" button.

The main content area features two tabs: "Export overview table" (selected) and "Export question scores". A "Show advanced filters" button is located above the table. The table itself has columns for Criterion & question, Score, Y-o-Y, Percentile, Y-o-Y, Avg. score, Best score, Weighted gap, Potential impact, Rel. to best, and Weight. The data is organized into sections like Total, Governance & Economic Dimension, Corporate Governance, and various board-related metrics.

The right side of the interface includes a vertical sidebar with icons for user profile, database, settings, links, and email, as well as a search bar labeled "Search Criterion & question".

Criterion & question	Score	Y-o-Y	Percentile	Y-o-Y	Avg. score	Best score	Weighted gap	Potential impact	Rel. to best	Weight
Total	73	-1	98	-1	30	84	-11	27	87%	100
Governance & Economic Dimension	71	-1	98	0	34	76	-2.8	15.9	93%	55
Corporate Governance	72	+2	72	+2	56	87	-1.5	2.8	83%	10
Board Structure	95				53	100			95%	
Non-executive Chairman/Lead Director	100				58	100			100%	
Diversity Policy	0				52	100			0%	
Gender Diversity	78				50	100			78%	
Board Effectiveness	76				57	100			76%	
Average Tenure	100				57	100			100%	
Board Industry Experience	91				80	100			91%	

Peer Ranking and Scores as well as Trend Analysis



Corporate Sustainability Assessment Scorecard | 2020

SAMPLE COMPANY

FBN Diversified Financial Services and Capital

Markets Member of DJSI World, DJSI North America

	Company Score	Percentile Ranking	Industry Average	Industry Best	World
Total Sustainability Score:	67	94	30	84	70
Governance & Economic Dimension	68	96	34	76	67
Anti-crime Policy & Measures	62	91	24	93	75
Codes of Business Conduct	79	89	44	99	78
Corporate Governance	64	57	56	87	62
Customer Relationship Management	89	92	17	100	73
Financial Stability and Systemic Risk	NAP	N/A	54	100	73
Information Security/Cybersecurity & System Availability	59	92	24	100	64
Materiality	64	87	23	100	77
Policy Influence	55	89	17	95	62
Privacy Protection	69	99	25	74	48
Risk & Crisis Management	65	89	28	92	71
Sustainable Finance	84	96	31	97	62
Tax Strategy	34	74	26	100	47
Environmental Dimension	68	84	27	98	82
Climate Strategy	58	81	22	97	78
Environmental Reporting	100	100	37	100	99
Operational Eco-Efficiency	57	79	27	99	73
Social Dimension	64	91	24	93	71
Corporate Citizenship and Philanthropy	59	84	30	96	81
Financial Inclusion	96	97	19	100	73
Human Capital Development	66	94	32	98	70
Human Rights	31	89	11	95	63
Labor Practice Indicators	42	77	26	84	60
Occupational Health and Safety	53	89	19	91	63
Social Reporting	100	100	41	100	97
Talent Attraction & Retention	60	89	20	96	68

Explanations: Percentile ranking, industry average and industry best scores are presented for comparison within the industry universe of companies assessed for inclusion in any Dow Jones index. The minimum score for inclusion in each index is provided at the bottom, excluding the buffer rule and the error margin. For each row, values are on a scale from 0 to 100 (best). The minimum lowest score for inclusion in each index is provided at the bottom, excluding the buffer rule and the error margin.

S&P Global Switzerland SA - Zürich Branch - Josefstrasse 218 - 8005 Zürich - Switzerland - Phone +41 44 529 5160 - csa@spglobal.com

S&P Global

NEW as of 2020

Question-level Scores

SAMPLE COMPANY

THQ Computers & Peripherals and Office Electronics

Prepared for Doe, Jane at 15.11.2020 09:21

Score date: CSA 2019 – Annual DJSI Review – 13.11.2020

Selected industry/peer group: THQ Computers & Peripherals and Office Electronics

Corporate Sustainability Assessment Results

Dimension & criteria	Question	Score
Economic Dimension		29
Corporate Governance		29
	Board Structure	70.44210526
	Non-executive Chairman/Lead Director	95
	Diversity Policy	100
	Gender Diversity	50
	Board Effectiveness	50
	Average Tenure	76
	Board Industry Experience	100
	Executive Compensation - Success Metrics	0
	Executive Compensation - Alignment with Long-Term Performance	50
	Management Ownership	50
	Management Ownership Requirements	100
	Government Ownership	84
	Family Ownership	100
	Dual Class Shares	#NAP#
	Disclosure of Median or Mean Compensation of all Employees & CEO Compensation	100
		30

Leading Practices Database – Free for First-time Participants

Leading Practices Database

Learn from leading practices in your own and other industries.

Key functionalities:

- Apply your filter selection
- View a short summary by clicking the icon in the action column
- Follow the reference to the underlying source document to study the full example
- Export selected examples in one pdf to share with your colleagues

Watch this [demo of the functionalities](#) or see the [factsheet](#) for more information.

Please note that new leading practice examples will be added throughout the year.

Any suggestions?

Assessment year Search for question or company

2020 ▾

Regions

Asia Pacific, Latin America, Europe, ... ▾

Industry Group

- Select all -

- Include company examples
 Include hypothetical examples
 Include quantitative analysis

Dimension

- Select all - ▾

Criterion

- Select all -

Refresh

Export

Clear filters

Dimension	▲ Criterion	Question	Industry	Company Name
Environmental Dimension	Climate Strategy	Climate Change Strategy	FBN	Morgan Stanley
Environmental Dimension	Climate Strategy	Climate Strategy Impacts	FBN	Morgan Stanley
Environmental Dimension	Climate Strategy	Financial Opportunities A...	FBN	Hankook Technology Grou...
Environmental Dimension	Climate Strategy	Financial Opportunities A...	FBN	Morgan Stanley
Environmental Dimension	Environmental Policy & M...	EMS: Certification/Audit/...	FBN	UBS Group AG
Environmental Dimension	Operational Eco-Efficiency	EP - Emissions from Busi...	FBN	Deutsche Bank Aktienges...

22.02.2021

Leading Practices Report

prepared for obfuscated obfuscated, S&P Global Inc.

S&P Global

Year / Region / Industry Leading Practice Examples

2017	Environmental Dimension • Environmental Policy & Management Systems • EMS: Certification/Audit/Verification
Europe	All operations of the company are covered under ISO 14001 certification. UBS Group AG • https://www.ubs.com/content/dam/static/epaper/2018/annual-report/ubs-group-en/files/assets/common/downloads/AR16_EN_WEB.pdf In-House Environmental Management, ISO 14001 certification pg. 246
2017	Environmental Dimension • Climate Strategy • Financial Opportunities Arising from Climate Change
Asia Pacific	The company has identified "tire efficiency rating systems" as one of the climate change-related opportunities to increase its market share and sale of eco-friendly tires. The company has disclosed the estimated annual financial positive implications, a time frame and current annual costs associated with developing this opportunity. Hankook Technology Group Co., Ltd. • Hankook Tire Worldwide Co Ltd submission to CDP, 2
FBN Diversified Financial Services and Capital Markets	

3

CSA 2020 Results: Australia

2020 CSA participation in Australia

Australian CSA participation rate: **31%** (vs. 40% Global)

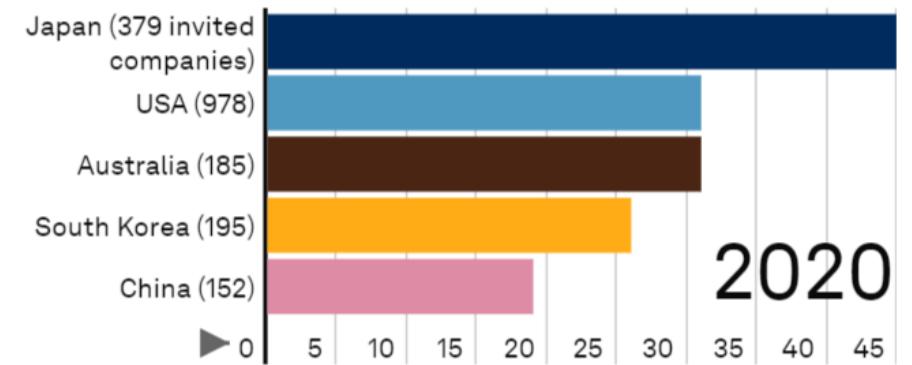
Selection of Industries with participation >40%:
INS, BNK, CNO, STL, MNX, OGX, REA, COS, MUW

Selection of Industries with participation rate <25%:
FOA, HEA, PUB, TSV, SOF, TLS, FBN

Check out our interactive presentation on CSA participation:
<https://www.spglobal.com/esg/csa/djsi-csa-annual-review-2020>

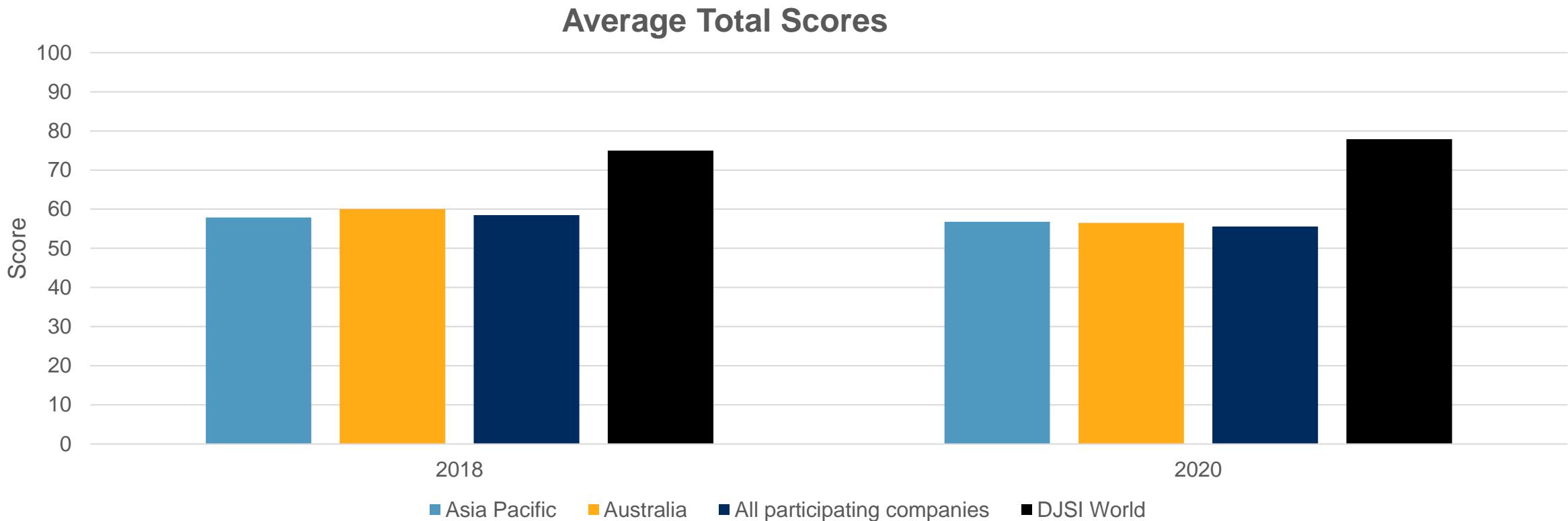


Participation rates in countries with most invited companies



Total Score Comparison: Australia vs World

The chart shows the average Total Score of all participating companies by region/ country versus the average Total Score of all participating companies worldwide and the DJSI World



Source: S&P Global Corporate Sustainability Assessment (CSA) 2018 - 2020

Australian DJSI Members and Sustainability Yearbook Medallists

Dow Jones Sustainability Indices

- 14 DJSI World Members
- 24 DJSI Asia Pacific Members
- 45 DJSI Australia Members

Member of
Dow Jones
Sustainability Indices

Powered by the S&P Global CSA

All DJSI components:

www.spglobal.com/esg/csa/djsi-csa-annual-review-2020

Sustainability Yearbook 2021 Distinctions

- **3 Gold** (Dexus, Fortescue Metals, Tabcorp)
- **3 Silver** (ANZ, GPT Group, Stockland)
- **4 Bronze** (Brambles, NAB, The Star Entertainment, Transurban)
- **2 Industry Movers** (Downer, Suncorp)
- 18 Yearbook Members

Sustainability Award

Gold Class 2021

S&P Global

Access full ranking: www.spglobal.com/yearbook

4

Tips for a successful CSA participation

Tips for a successful CSA process

Data Quality

- Read information texts and question texts
- Follow the given definitions
- If in doubt, contact the CSA Helpline

Not applicable questions

- If you feel that a specific question is **not applicable** to your company's business model, please contact the helpline

Supporting References & Comments

- When requested provide supporting evidence for all relevant elements
- More documents and longer comments do not equal a higher score!

Non-English Documents

- The official language of the CSA is English
- Translations are acceptable

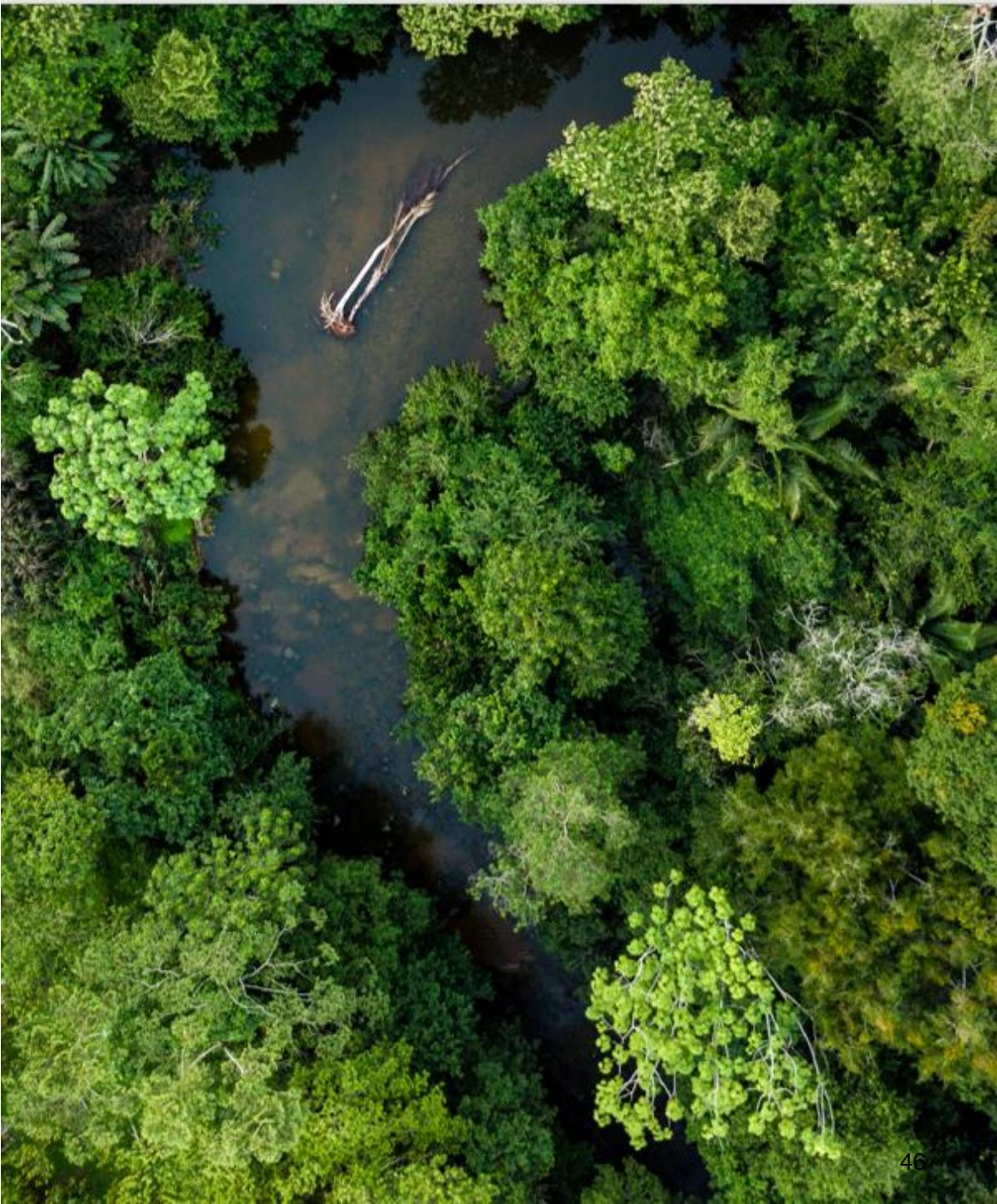


Webcast Series

- Assessment process
- Methodology highlights
- criteria review

Webcast recordings

www.spglobal.com/esg/csa/csa-2021



Additional Resources

To access your scorecard
and the Benchmarking Database

<https://portal.csa.spglobal.com/survey/>

CSA websites with studies,
reports, guidelines etc.

www.spglobal.com/esg/csa

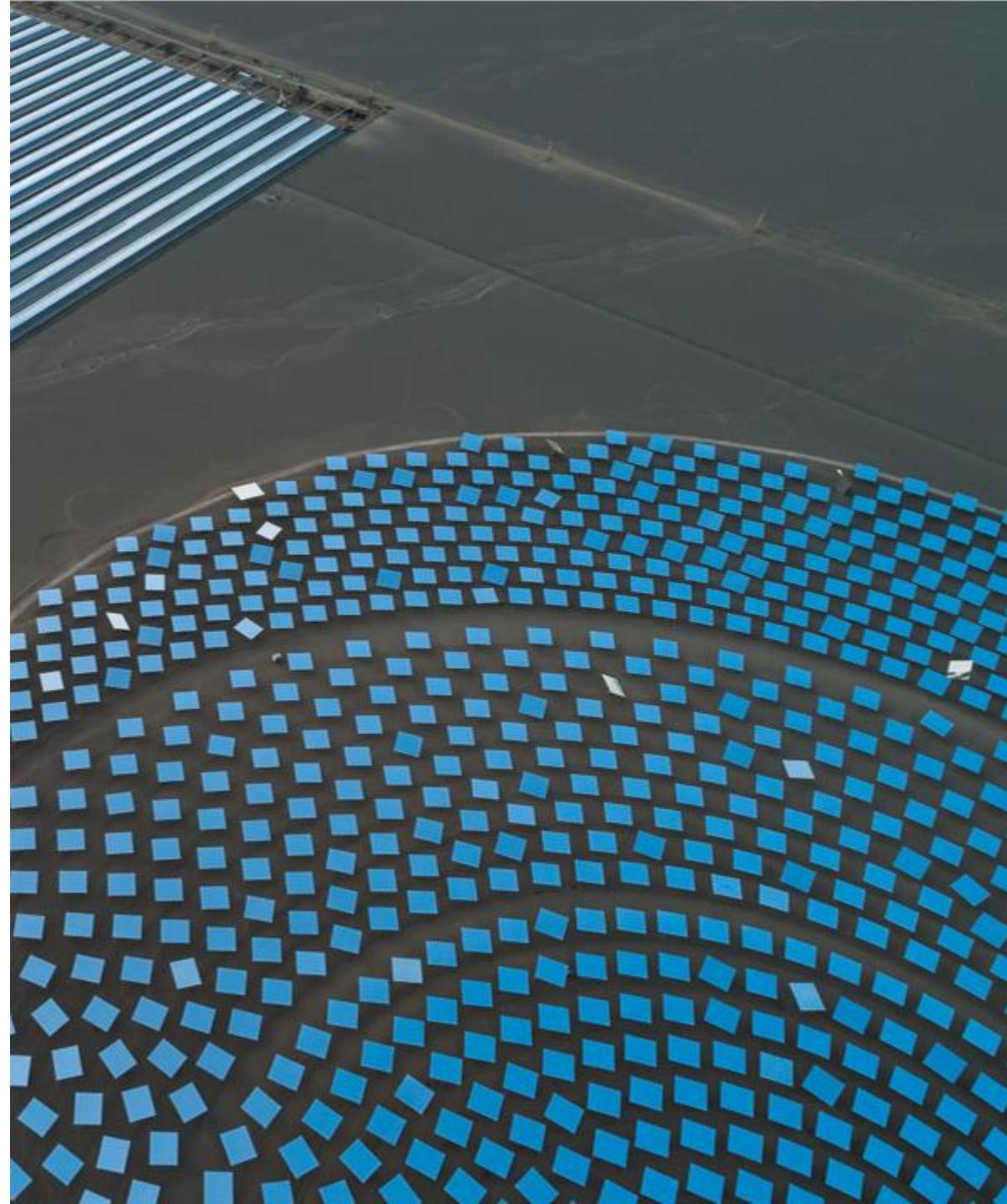
Questions?

Contact the CSA Helpline

csa@spglobal.com

+41 44 529 51 60

(Mon-Fri 8:00-18:00 CET)



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For information provided as part of the CSA questionnaire refer to our "Use of Information and Confidentiality Policy"

https://portal.csa.spglobal.com/survey/documents/Use_of_Information_Policy.pdf and for personal information provided to S&P refer to S&P Global's Privacy Policy:

<https://www.spglobal.com/en/privacy/privacy-policy-english>.

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Monica Dasgupta

Senior Manager Sustainability,
QBE Insurance Group Ltd



QBE and S&P Global's Corporate Sustainability Assessment (CSA)

QBE's participation in the CSA



Sustainability is at the core of what we do and how we do it

Our Sustainability Framework

As a company that helps people and businesses protect themselves from risk, QBE has a focus on sustainability. The identification of current and emerging trends, is an integral part of achieving our purpose, understanding the needs of our customers and ensuring the sustainability of our own business.

We articulate our approach to sustainability across six core focus areas:

- **Sustainable insurance**
- **Impact and responsible investments**
- **Customer and community**
- **People and culture**
- **Operational excellence**
- **Governance**



Sustainability governance at QBE



- The QBE Group Board is responsible for overseeing QBE's social, ethical and environmental responsibilities.
- The Board is supported by the Board Risk & Capital Committee in overseeing and guiding QBE's sustainability approach, initiatives and reporting.
- Our Group Executive Committee reviews and approves our sustainability agenda and priorities, receiving updates on these throughout the year.

Sustainability is integrated into our 2021 strategic priorities

Sustainability is integrated QBE's strategic priorities, particularly within the performance pillar where we remain focused on meeting our climate and broader sustainability commitments. Our priorities around customer, talent and culture are also deeply linked to our sustainability approach.



QBE has been participating in the CSA since 2016

Member of

Dow Jones Sustainability Indices

Powered by the S&P Global CSA

Sustainability Yearbook Member 2021

S&P Global

- We seek to be transparent and open about our sustainability goals and achievements through ongoing stakeholder engagement and regular reporting.
- External sustainability ratings and industry benchmarking initiatives provide an important opportunity for us to continually improve our sustainability performance.
- For QBE, the CSA is a comprehensive, extensive sustainability questionnaire covering most of our material topics with 22 criterion across governance & economic, environmental and social dimensions.
- Over the past 4 years, we have made significant progress and improvements in our performance.
- This has been recognised with inclusion in the Sustainability Yearbook since 2020.

Internal use of the CSA and platform

- Significant tool for internal stakeholder engagement across our entire global business.
- Internal communications and employee engagement.
- Teams are engaged to understand how they can contribute to QBE's overall sustainability performance.
- Year-on-year performance and process improvement opportunities across the business.
- Access to S&P Global's benchmarking services provides our team and our stakeholders with access to detailed analysis and leading practice examples we can learn from.

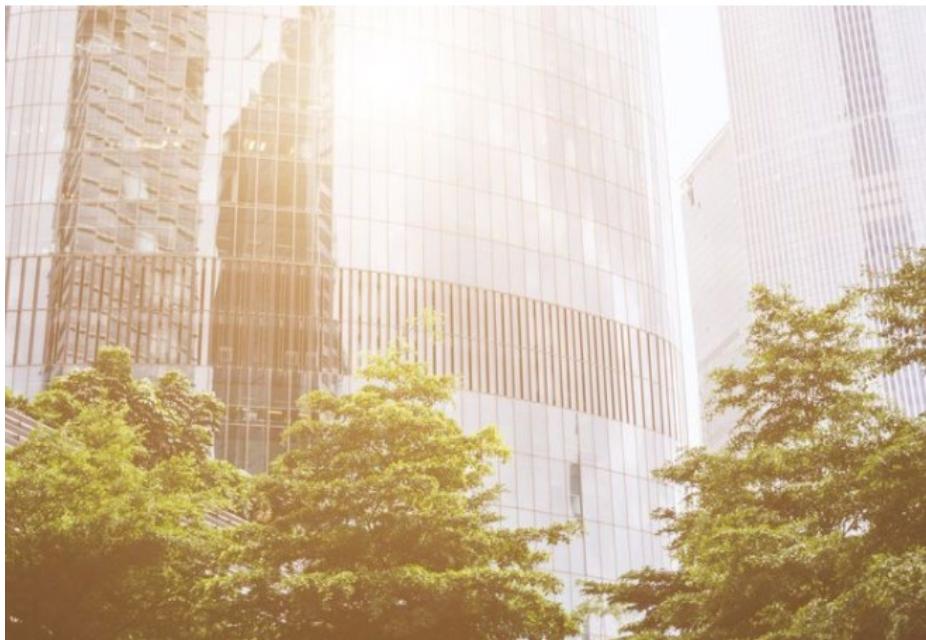
External use and communication



QBE Insurance
124,264 followers
1mo •

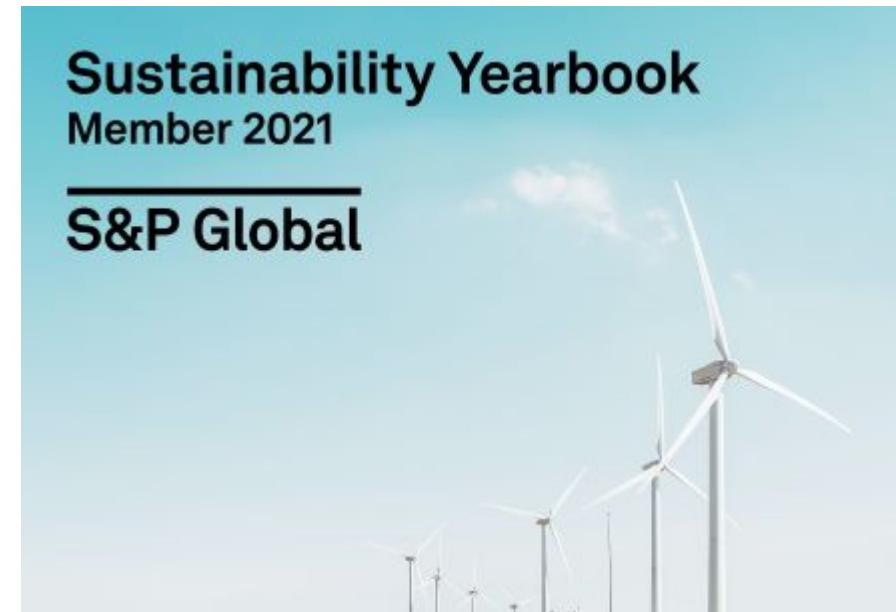
...

Great to be included in this year's #2021SPGlobalYearbook and recognised for our leadership in sustainability. Congratulations to all our fellow #sustainability #esg leaders! More: <https://qbe.co/2OjQjPU>

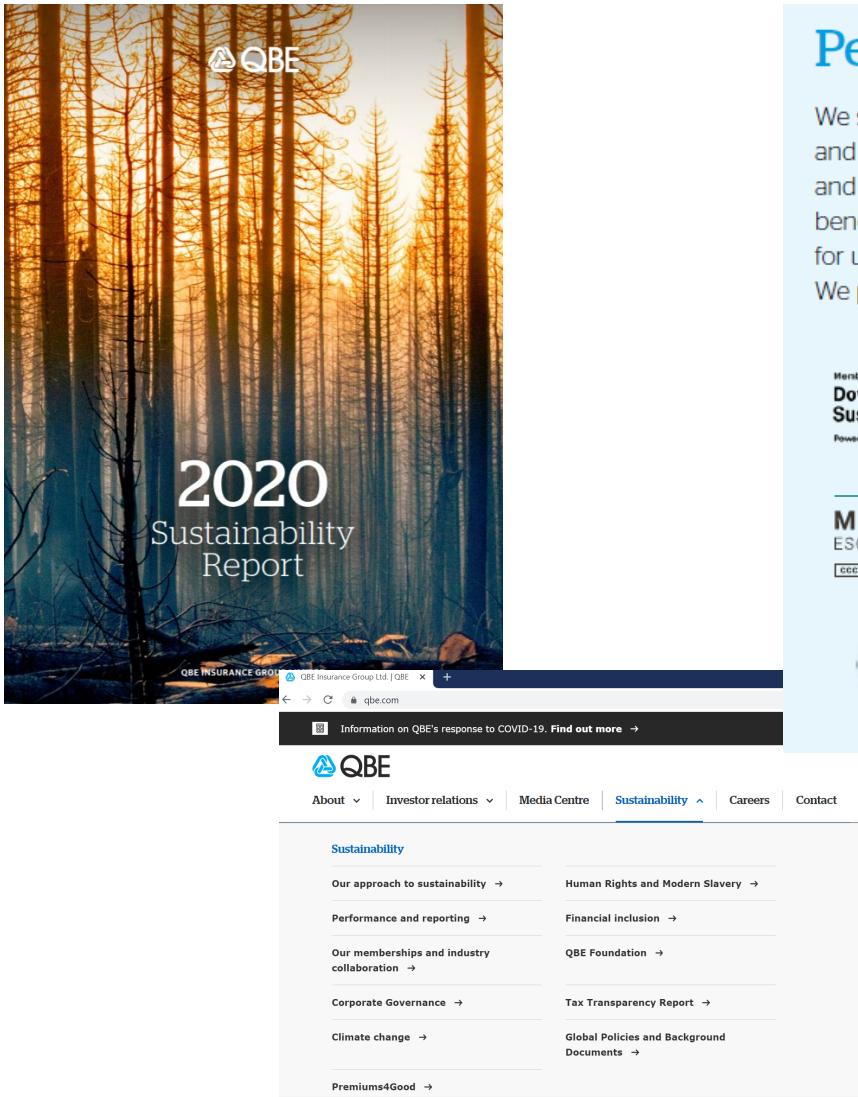


Sustainability Yearbook
Member 2021

S&P Global



We continue to drive enhanced transparency about our sustainability performance and achievements



The screenshot shows the homepage of QBE's 2020 Sustainability Report. The background features a photograph of a forest at sunset. The QBE logo is in the top left corner. The main title "2020 Sustainability Report" is prominently displayed in the center. Below the title, there is a "Member of Dow Jones Sustainability Indices" badge, which includes the S&P Global CSA logo. The navigation bar at the bottom includes links for "About", "Investor relations", "Media Centre", "Sustainability", "Careers", and "Contact". The "Sustainability" link is highlighted in blue. A secondary navigation menu below the main one lists various sustainability topics such as "Our approach to sustainability", "Performance and reporting", "Our memberships and industry collaboration", "Corporate Governance", "Climate change", and "Premiums4Good".

Performance and reporting

We seek to be transparent and open about our sustainability goals and achievements through ongoing stakeholder engagement and regular reporting. External sustainability ratings and industry benchmarking initiatives provide an important opportunity for us to continually improve our sustainability performance. We participate in a range of these including:



Our memberships and industry collaboration

We are proud members of, or signatories to, many global and local sustainability-related initiatives. These provide us with a platform to collaborate with stakeholders on key sustainability issues through open communication and knowledge sharing. Our involvement assists us to develop solutions to address current and emerging local and global challenges.





General tips for first time participants

- Thoroughly read through the additional guidance provided for each question.
- Review your industry leaders in the Sustainability Yearbook and see if there is anything you can learn from them.
- Maintain an open dialogue with S&P Global throughout the process.
- Detailed benchmarking services are very helpful for first time users.
- Utilise the results and analysis to add value to your internal stakeholders.
- Dedicate sufficient time and resources for your first time participating.
- If you have multiple users on the platform at the same time, ensure you save your work.

Thank you



Thank you.

For further information about the CSA 2021 and how to get assessed please email:

S&P Global CSA Helpline: csa@spglobal.com

Website: <https://www.spglobal.com/esg/csa/>

ASX: [Listed@asx.com.au](mailto>Listed@asx.com.au)