

Sustainability and Climate Risk

Process

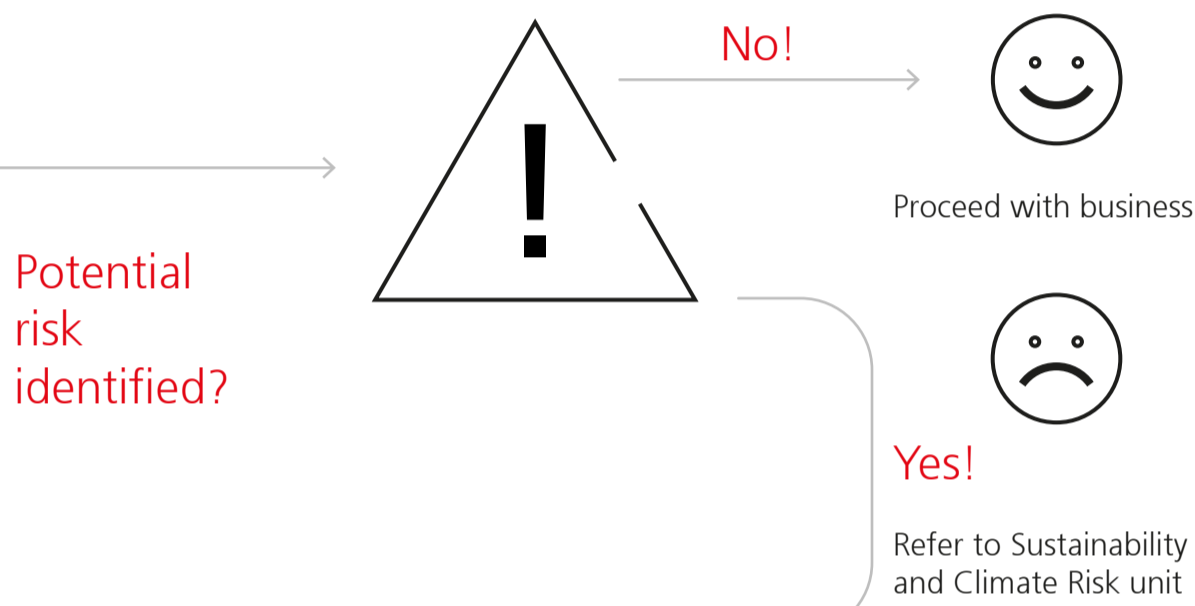


New business or client

Sustainability and Climate Risk framework applied to all transactions, products, services and activities

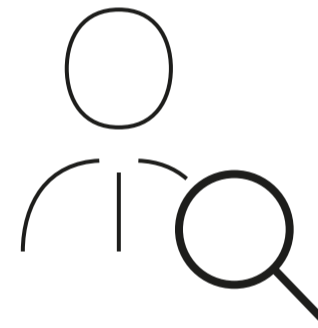
Business or control functions

Identify and assess potential sustainability and climate risks as part of due diligence processes



Risk unit

Sustainability and Climate Risk unit performs enhanced due diligence



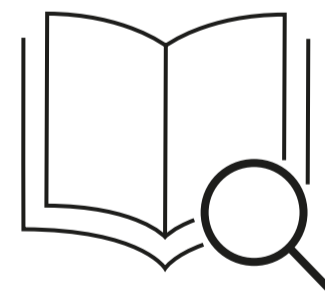
Enhanced due diligence

Includes inquiring how a company manages sustainability and climate risks, desk research, interaction with companies

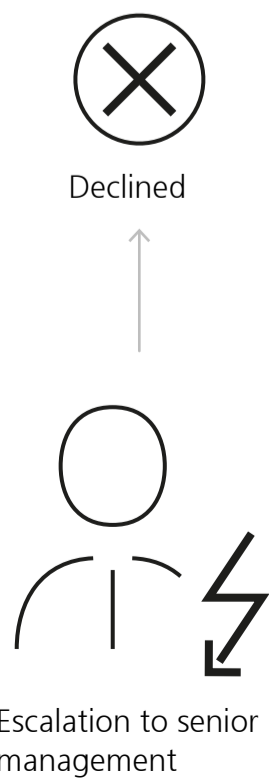
According to standards and guidelines



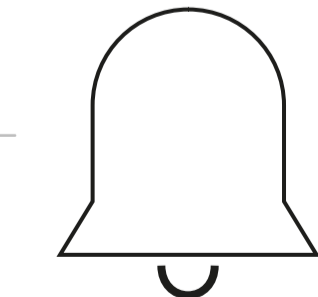
Controversial activities and areas of concern



Sustainability and climate performance

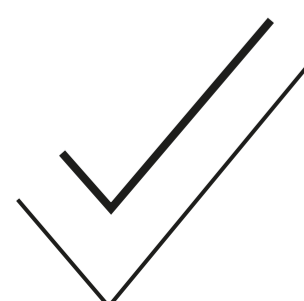


Yes!



Potential significant risk?

No!



Approved (with qualifications)