



Banks

Driving forces

In response to increased regulatory scrutiny, many banks have transitioned to simplified business models and focused increasingly on the core principles of ethics and customer trust. Much of this strategic change has been initiated at board level, demonstrating the emphasis investors have placed on effective corporate governance. Banking culture remains one of the foremost items on board agendas, and establishing effective incentive schemes is increasingly viewed as a way of aligning investment professionals' attitudes and behaviors with the long-term interests of shareholders and society as a whole. Leading banks are now using well-designed compensation schemes to improve risk culture and business ethics throughout their organizations. By effectively integrating sustainability with ethical principles and increased customer focus, banks can reduce both credit and operational risk, which will further enhance their capacity to generate long-term economic, environmental and social value.

Highlighted criteria & Dimension weight

- Economic Dimension 46%
 - Corporate Governance
 - Codes of Business Conduct
 - Risk & Crisis Management
 - Anti-crime Policy & Measures
- Environmental Dimension 21%
 - Business Risks and Opportunities
 - Climate Strategy
- Social Dimension 33%
 - Human Capital Development
 - Talent Attraction & Retention
 - Controversial Issues, Dilemmas in Lending & Financing

Sustainability leaders 2019

SAM Gold Class

Bancolombia SA	Colombia
KB Financial Group Inc	South Korea

SAM Silver Class

Banco Santander SA	Spain
ABN AMRO Group NV	Netherlands
First Financial Holding Co Ltd	Taiwan
Siam Commercial Bank PCL	Thailand
Banco Bradesco SA	Brazil
Itaúsa - Investimentos Itaú SA	Brazil
Toronto-Dominion Bank	Canada
E.Sun Financial Holding Co Ltd	Taiwan
Australia & New Zealand Banking Group Ltd	Australia

SAM Bronze Class

Bankinter SA	Spain	Intesa Sanpaolo SpA	Italy
Itaú Unibanco Holding SA	Brazil	Bank of America Corp	United States
Kasikornbank PCL	Thailand	Swedbank AB	Sweden
Westpac Banking Corp	Australia	Skandinaviska Enskilda Banken AB	Sweden
Royal Bank of Scotland Group PLC	UK	Bank of Nova Scotia *	Canada
Banco Bilbao Vizcaya Argentaria SA	Spain	Shinhan Financial Group Co Ltd	South Korea
Taishin Financial Holding Co Ltd	Taiwan	CaixaBank SA	Spain

Sustainability Yearbook Members

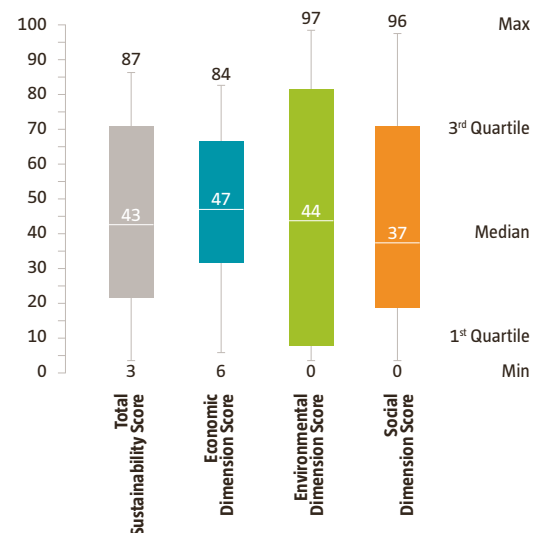
ING Groep NV	Netherlands	Banco Davivienda SA	Colombia
BNP Paribas SA	France	Societe Generale SA	France
Banco do Brasil SA	Brazil	Royal Bank of Canada	Canada
Citigroup Inc	United States	Nedbank Group Ltd	South Africa
Bankia SA	Spain	Barclays PLC	United Kingdom
National Australia Bank Ltd	Australia	Bank of Montreal	Canada
Svenska Handelsbanken AB	Sweden	Turkiye Garanti Bankasi AS	Turkey

* SAM Industry Mover

Industry statistics

Number of companies in universe	260
Number of companies assessed in 2018	176
Assessed companies to total companies in universe	68%
Market of assessed companies to total market	85%

Results at industry level



The box-and-whisker plot describes the distribution of scores in the industry, based on all assessed companies. More information is available in the Reading Instructions in the introduction.