



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 the strategic change was initiated at the board level, which demonstrates 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 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 levels which will further enhance their capacity to generate long-term economic, environmental and social value.

Highlighted criteria

- Economic Dimension
 - Codes of Business Conduct
 - Corporate Governance
 - Customer Relationship Management
 - Risk & Crisis Management
- Environmental Dimension
 - Business Risks and Opportunities
 - Climate Strategy
- Social Dimension
 - Controversial Issues, Dilemmas in Lending & Financing
 - Human Capital Development
 - Talent Attraction & Retention

Sustainability leaders 2018

RobecoSAM Gold Class

KB Financial Group Inc*	South Korea
Westpac Banking Corp	Australia

RobecoSAM Silver Class

ABN AMRO Group NV	Netherlands
Australia & New Zealand Banking Group Ltd	Australia
Bancolombia SA	Colombia
National Australia Bank Ltd	Australia
Toronto-Dominion Bank	Canada

RobecoSAM Bronze Class

Banco Bradesco SA	Brazil	CTBC Financial Holding Co Ltd	Taiwan
Banco Santander SA	Spain	E.Sun Financial Holding Co Ltd	Taiwan
Bank of America Corp	United States	ING Groep NV	Netherlands
BNP Paribas SA	France	Itau Unibanco Holding SA	Brazil
CaixaBank SA	Spain	Itausa - Investimentos Itau SA	Brazil
Citigroup Inc	United States	Kasikornbank PCL	Thailand
Commonwealth Bank of Australia	Australia	Shinhan Financial Group Co Ltd	South Korea

Sustainability Yearbook Members

Banco Bilbao Vizcaya Argentaria SA	Spain	Royal Bank of Scotland Group PLC	UK
Banco Comercial Portugues SA	Portugal	Siam Commercial Bank PCL	Thailand
Banco Davivienda SA	Colombia	Skandinaviska Enskilda Banken AB	Sweden
Banco do Brasil SA	Brazil	Societe Generale SA	France
Bankia SA	Spain	Standard Chartered PLC	United Kingdom
Bankinter SA	Spain	Svenska Handelsbanken AB	Sweden
Barclays PLC	United Kingdom	Swedbank AB	Sweden
Intesa Sanpaolo SpA	Italy	Turkiye Garanti Bankasi AS	Turkey
Nedbank Group Ltd	South Africa	UniCredit SpA	Italy
Royal Bank of Canada	Canada	Yes Bank Ltd	India

* RobecoSAM Industry Mover

Industry statistics

Number of companies in universe	274
Number of companies assessed by RobecoSAM in 2017	165
Assessed companies to total companies in universe (%)	60
Market capitalization of assessed companies to total market capitalization (%)	85

Results at industry level

Dimension	Average score	Best score	Dimension weight
Economic	63	94	46%
Environmental	55	99	21%
Social	54	96	33%

Total score

