



## Diversified Financial Services and Capital Markets

### Driving forces

The diversified financial services and capital markets industry consists of a heterogeneous group of holding companies, credit agencies, stock exchanges, asset managers, custody banks, investment banks and brokerage companies. While sub-industry specific business models expose companies to different sustainability issues, common material themes include corporate governance, risk management, compliance and customer relationships. Many of the financial service providers within the sector are also increasingly managing confidential data. Therefore protecting customer's financial and personal data as well as preventing cybersecurity are crucial to maintaining client trust. Ongoing regulatory pressure, public outcry, publicized litigation and sizeable settlements, have sensitized many capital market companies to the very real threats posed by unethical business behavior. In turn, this is leading to greater scrutiny of potentially questionable practices and the re-shaping of corporate culture and employee behavior to more align with client needs and public interests.

### 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

<span style="color: #0070C0;">●</span>	<b>RobecoSAM Gold Class</b>	
	UBS Group AG	Switzerland
<span style="color: #808080;">●</span>	<b>RobecoSAM Bronze Class</b>	
	Samsung Securities Co Ltd	South Korea
	<b>Sustainability Yearbook Members</b>	
	Bank of New York Mellon Corp	United States
	Credit Suisse Group AG	Switzerland
	Daiwa Securities Group Inc	Japan
	Deutsche Bank AG	Germany
	Deutsche Boerse AG	Germany
	Fubon Financial Holding Co Ltd	Taiwan
	Grupo de Inversiones Suramericana SA	Colombia
	Henderson Group PLC	United Kingdom
	Hong Kong Exchanges & Clearing Ltd	Hong Kong
	Investec PLC	United Kingdom
	London Stock Exchange Group PLC	United Kingdom
	Mahindra & Mahindra Financial Services Ltd	India
	Mirae Asset Daewoo Co Ltd	South Korea
	Nomura Holdings Inc	Japan
	Provident Financial PLC*	United Kingdom
	S&P Global Inc	United States
	State Street Corp	United States
	Voya Financial Inc	United States

\* RobecoSAM Industry Mover

### Industry statistics

Number of companies in universe	178
Number of companies assessed by RobecoSAM in 2017	119
Assessed companies to total companies in universe (%)	67
Market capitalization of assessed companies to total market capitalization (%)	87

### Results at industry level

Dimension	Average score	Best score	Dimension weight
Economic	47	82	46%
Environmental	35	94	21%
Social	32	93	33%

### Total score

