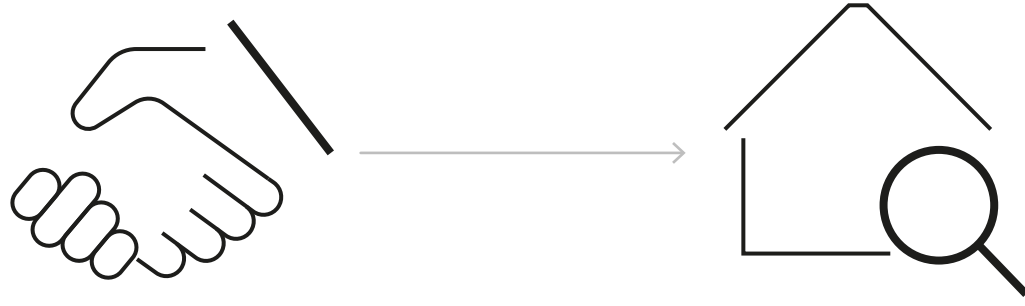


Environmental & Social Risk

Process

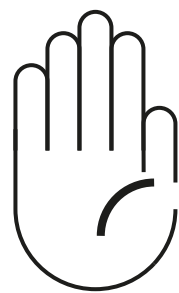
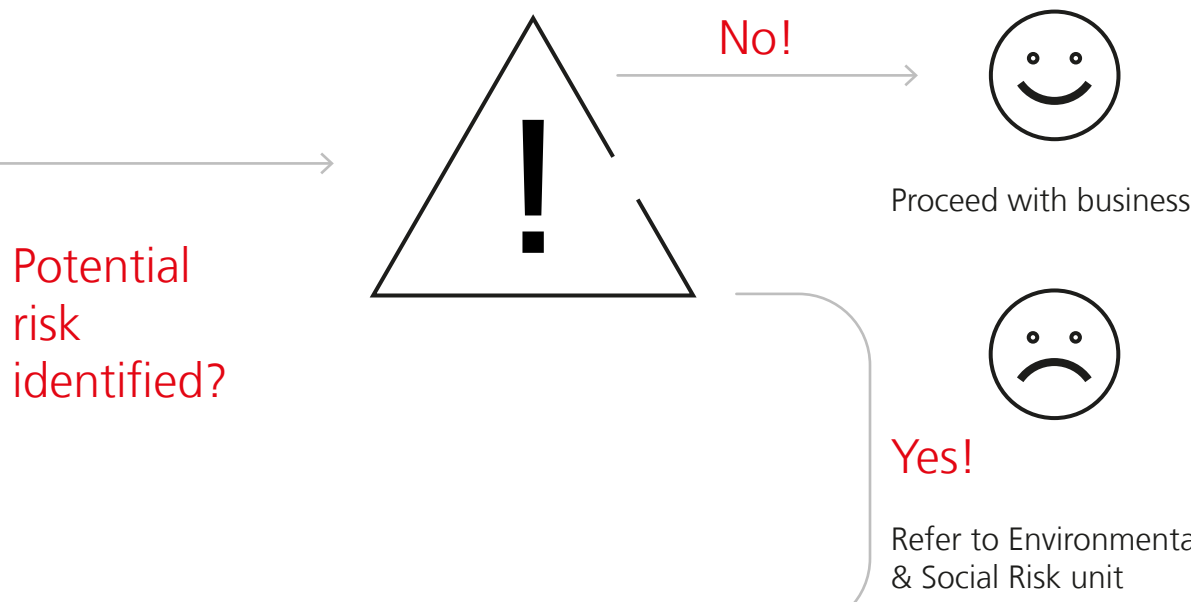


New business or client

Environmental & Social Risk framework applied to all transactions, products, services and activities

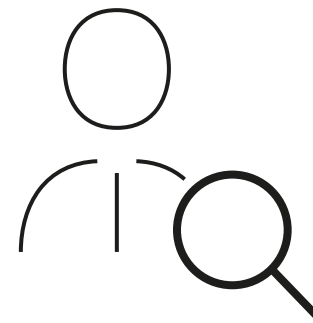
Business or control functions

Identify and assess potential environmental and social risks as part of due diligence processes



Risk unit

Environmental & Social Risk unit performs enhanced due diligence



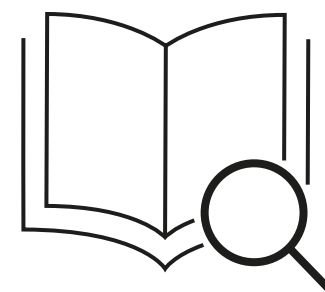
Enhanced due diligence

Includes inquiring how a company manages environmental and social risks, desk research, interaction with companies

According to standards and guidelines



Controversial activities and areas of concern



Environmental and social performance

