Bloomberg CSRHUB®

Solving the ESG Data Problem October 24, 2018 | Webinar {APPS ESGH<GO>}



00 84

Introduction to Webinar Participants

- Lisa Roitman Bloomberg Enterprise Solutions, **Business Development and Marketing Strategist**
- Cynthia Figge CSRHub Cofounder and CEO
- Patrick Drum Saturna Sr. Investment Analyst and Portfolio Manager
- Bahar Gidwani CSRHub Cofounder and CTO







Important Disclosures

Please consider an investment's objectives, risks, charges and expenses carefully before investing. To obtain this and other important information about the Saturna Sustainable Bond Fund in a current prospectus or summary prospectus, please visit www.saturnasustainable.com or call toll free 1-800-728-8762. Please read the prospectus or summary prospectus carefully before investing.

The Saturna Sustainable Bond Fund limits the securities they purchase to those consistent with sustainable principles, which limits opportunities and may affect performance. The value of Sustainable Bond Fund shares rises and falls as the value of the securities in which the Fund invests goes up and down. Only consider investing in the Fund if you are willing to accept the risk that you may lose money. The risks inherent in the Sustainable Bond Fund depend primarily on the terms and quality of the obligations in its portfolio, as well as on bond market conditions. When interest rates rise, bond prices fall. When interest rates fall, bond prices go up. Bonds with longer maturities usually are more sensitive to interest rate changes than bonds with shorter maturities. The Fund entails credit risk, which is the possibility that a bond will not be able to pay interest or principal when due. If the credit quality of a bond is perceived to decline, investors will demand a higher yield, which means a lower price on that bond to compensate for the higher level of risk. Issuers of high-yield securities are generally not as strong financially as those issuing higher quality securities. High-yield bonds may have low or no ratings, and may be considered "junk bonds." Foreign investing involves risks not normally associated with investing solely in US securities. These include fluctuations in currency exchange rates, less public information about securities, less governmental market supervision and the lack of uniform financial, social, and political standards. Foreign investing heightens the risk of confiscatory taxation, seizure or nationalization of assets, establishment of currency controls, or adverse political or social developments that affect investments. The risks of foreign investing are generally magnified in the smaller and more volatile securities markets of the developing world.

The Saturna Sustainable Funds are distributed by Saturna Brokerage Services, member FINRA / SIPC and a wholly-owned subsidiary of Saturna Capital, investment adviser to the Saturna Sustainable Funds.





Webinar Agenda

- Cynthia Figge will share research from CSRHub that illustrates the issues investors face when they use ESG Data
- Patrick Drum, who manages an ESG portfolio, will share how he uses ESG data and the challenges faces integrating it into his investment process
- Bahar will show how Big Data analysis can improve the usability of ESG Data and demo the new Bloomberg App ESGHub a tool that helps Bloomberg ulletusers get more out of ESG data
- Q&A

Today's webinar will show the recently launched ESGHub on the Bloomberg App Portal. If you would like to 'play along at home" please go to {APPS ESGH<GO>} on your terminal and click free trial. The application will launch and you will have free access for 10 days.







Bloomberg's Role

In addition to the CSRHub App, Bloomberg has a wide-suite of products to help investors make better decisions



- ESGHub {APPS ESGH<GO>} ٠
- Environmental, Social & Governance Data & Analytics
- **Green Bonds**
- Gender Equality Index
- Bloomberg New Energy Finance (BNEF)
- **Bloomberg Intelligence**
 - Industry primers (e.g. Packaged Food)
 - Topic primers (e.g. SDGs)
- **Bloomberg News** ٠
 - Sustainable Finance Brief

Bloomberg





- ESG data feed that can be integrated into your internal ٠ systems and databases
 - Company reported data on ~9,400 companies
 - Bloomberg proprietary Gender Equality Index survey fields
 - CDP data
- Bloomberg ID allows combination with other datasets for • custom use cases
 - Create your own score
 - Create your SDG aligned portfolio

CSRHub Founders and Purpose

CSRHub was cofounded in 2007 by Cynthia Figge and Bahar Gidwani, classmates at Harvard Business School. Cynthia is a forerunner in the sustainability movement, and cofounded the sustainability strategy consulting firm EKOS International, in 1996. Bahar has founded and run webbased ventures in New York. Combining their sustainability and technology expertise, the CSRHub team has built the largest big data ESG ratings firm globally.

As a B Corporation, CSRHub's mission is to offer a public, accessible, and standardized measure of company ESG performance that empowers our users to improve corporate social performance. CSRHub hopes that our gateway to open, transparent CSR data will make progressive corporate social responsibility a norm that sustains businesses, society and our planet.







Definitions

Sustainable Investment encompasses multiple investing styles, integrating Environmental, Social & Governance (ESG) issues in the investment process

	Definition	<u>Sampl</u>
Exclusionary Screens	 Exclusion of sectors/companies based on impact of products or adherence to a minimum standard 	TobaccoAlcoholGambling
ESG Integration / Positive Screening	 Inclusion of ESG factors in analysis – focus on minimizing risk and overweighting positive performers 	Carbon footprintEnergy useWaste reduction
Corporate Engagement	 Influence corporate behavior through direct engagement, shareholder proposals, proxy voting 	 Climate change Executive Compensation
Thematic / Impact	 Investments in themes or assets linked to sustainability trends 	Renewable energyGender diversityWater scarcity

Bloomberg





Sample Factors

- Weapons/Firearms
- Coal
- UN Global Compact
- Compensation
- Product safety
- Gender equality
- Data privacy
- Workplace safety
- Oil spills
- Physical risks
- Sustainable **Development Goals**

Poll Question #1

How would you describe your comfort level using ESG data?

- A. Not using it—haven't tried.
- B. Tried to use it—couldn't make it work.
- C. Using it for marketing or client relations purposes.
- D. Using it in an investment or business process.
- E. Couldn't live without it.



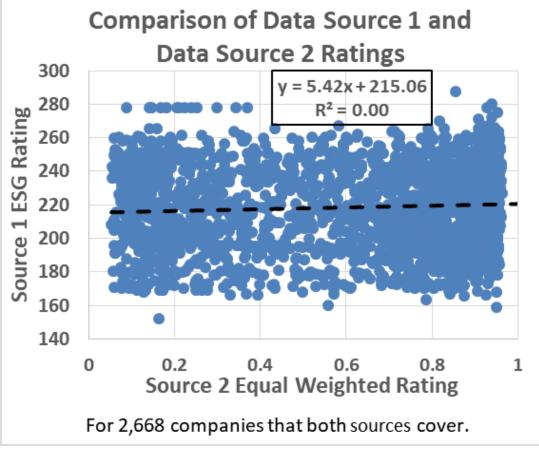




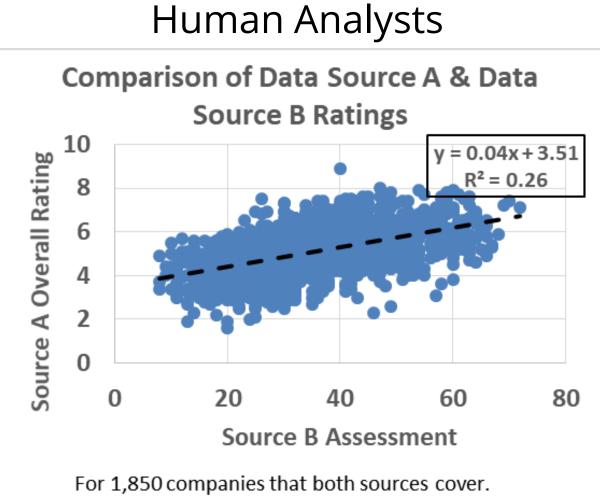
8

Bloomberg Users See a Wide Variance In Environment, Social and Governance (ESG) Ratings

Company Self-Reported Data



Little correlation

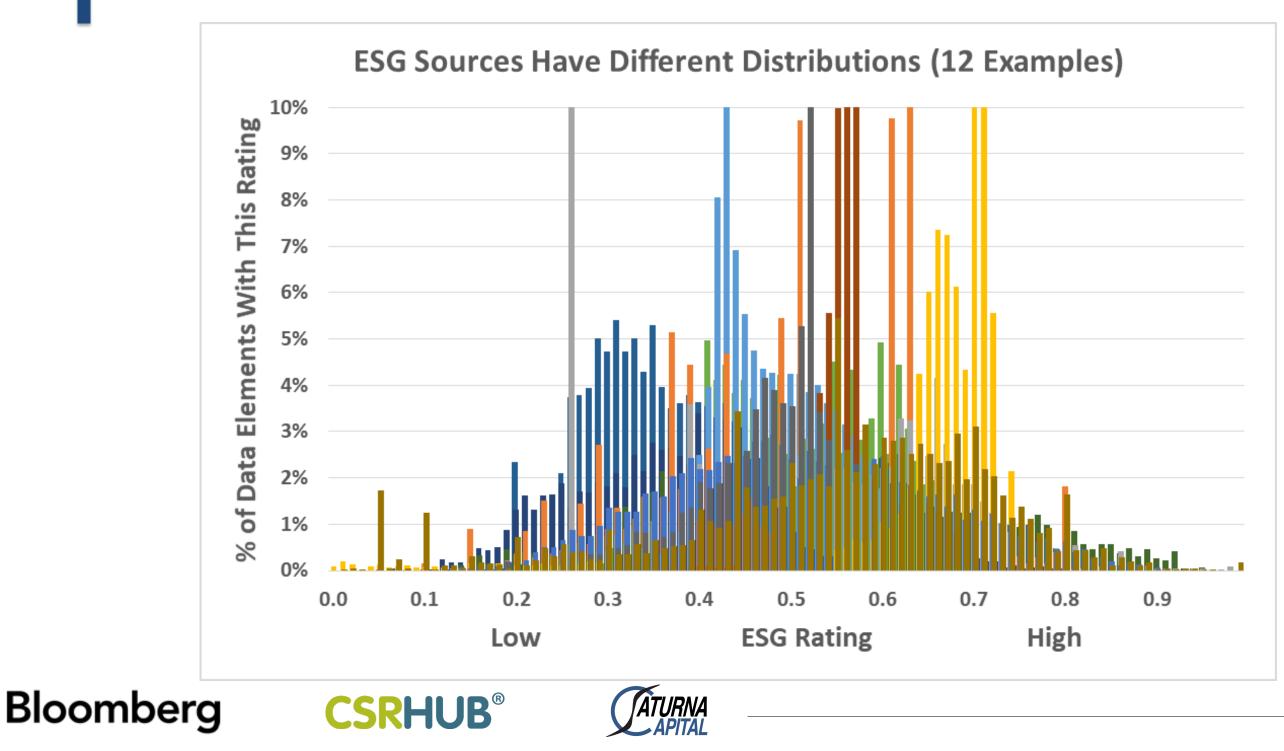


Only 26% correlation





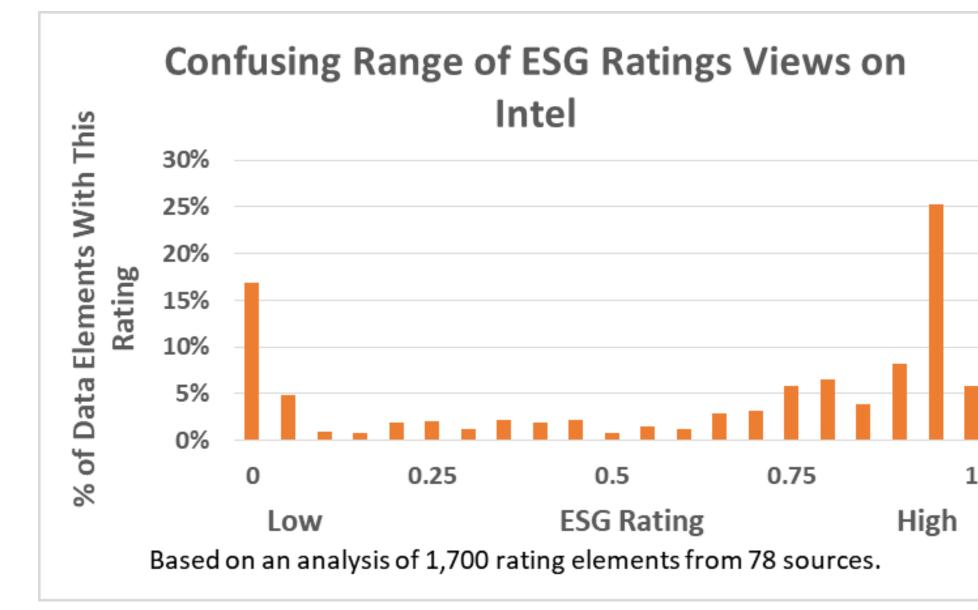
ESG Sources Each Have Their Own Distribution







The Variance In ESG Ratings Creates Confusion at the Company Level









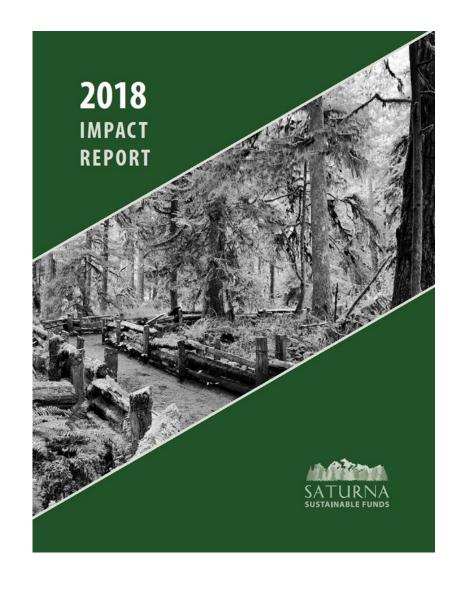
The Saturna Sustainable Bond Fund

Sustainable Bond Fund (SEBFX): Capital preservation and current income:

- 80% in bonds globally, with at least 65% of assets rated within the four highest credit ratings (AAA, AA, A or BBB)
- Multicurrency allocations
- Some unrated and high-yield securities, and collateralized securities (RMBS, CMBS, and ABS)
- 40% limit on any one country
- ESG principles restrict certain market sectors: alcohol, tobacco, gambling, weapons, and pornography
- Securities are evaluated to meet financial and sustainable criteria









Traditional Credit Comparison of Three Bonds

Comparing issues across various credit grades in the real estate sector

Issuer Characteristics	OMEGA HLTHCARE INVESTORS	CAMDEN PROPERTY TRUST	IRON MOUNTAIN INC
Focus	Long-term Health Care	Multifamily Apartments	Information Storage
Rank	Sr Unsecured	Sr Unsecured	Sr Subordinated
Market Capitalization	6,436.80	8,288.30	9,073.70
Moody's	Baa3	B2	
Covenant Dashboard			
Certain Sales Asset Covenant	Y	Y	Y
Covenant Default Information Available	Y	Y	Y
Change of Control Covenant	Ν	Ν	Υ
Limit of Indebtedness Covenant	Y	Y	Υ
Negative Covenant	Y	Y	Υ
Cross Default Covenant	Y	Y	Υ
Restriction on Accounts Covenant	Y	Y	Υ
Merger Restrictions Covenant	Y	Y	Υ
Restriction Payments Covenant	Ν	Ν	Υ
Limit Subsidiary Debt Covenant	Y	Υ	Υ
Force Majeure Covenant	Ν	Ν	Ν
Restrictive Covenant	Y	Y	Y

As of October 12, 2018. For informational and educational purposes only. All information assumed to be reliable with no assurances or guarantees provided. All source data provided by Bloomberg. Iron Mountain comprises 4.2% of the Saturna Sustainable Bond Fund's portfolio. The Fund does not own securities of Omega Healthcare or Camden Property Trust.







Add ESG Elements to the Comparison Process

ESG business case: Understanding risks, opportunities and materiality.

Business Case	The commercial and residential building sector accounts for 39% of (CO2) emissions in the United States per year, more than any other
Risks	Higher exposure to global energy trends and costs / Potential regul optimal real estate portfolio valuation and rental income
Opportunities	Efficiency / Lower Costs / Understanding of upcoming capex deploy fiscal liabilities / Market Value
SASB Guidance	The issuer's strategic approach to managing performance on materi issues

Notes:

https://www.eesi.org/files/climate.pdf https://www.sasb.org/wp-content/uploads/2016/03/IF0403 RealEstateServices Standard.pdf

Bloomberg







carbon dioxide sector

lation / Sub-

ment / Future

rial sustainability



Environment Data Indicates One Bond Is Better Assessing commitment to environmental considerations

	OMEGA HLTHCARE INVESTORS	CAMDEN PROPERTY TRUST	IRON MOUNTAIN INC	
ironment Policy & Reporting				
CDP Survey Year	#N/A N/A	#N/A N/A	2017	
CDP Reporting Yearend date	#N/A N/A	#N/A N/A	12/31/2016	
GRI Compliance	#N/A N/A	N	Υ	
GRI Checked	#N/A N/A	N	Υ	
Energy Efficiency Policy	#N/A N/A	Y	Y	
Emission Reduction Policy	#N/A N/A	N	Y	
Climate Change Policy	#N/A N/A	N	Y	
CDP Physical Risk Exposure	#N/A N/A	#N/A N/A	Y	
CDP Regulatory Opportunities	#N/A N/A	#N/A N/A	Y	
CDP Regulatory Risk Exposures	#N/A N/A	#N/A N/A	Y	
CDP EM Energy Reduction Targets	#N/A N/A	#N/A N/A	Υ	
Biodiversity Policy	#N/A N/A	N	Ν	
GRI Compliance	#N/A N/A	N	Y	
Water Policy	#N/A N/A	Y	N	
Green Building	#N/A N/A	Y	Υ	
Environmental Quality Mgt	#N/A N/A	N	Ν	
Environmental Supply Mgt	#N/A N/A	Ν	γ	
Total GHG CO2 Emissions	#N/A N/A	#N/A N/A	0.3	
CDP Scope 1 Emissions Globally	#N/A N/A	#N/A N/A	0.2	
CDP Scope 2 Emissions Globally	#N/A N/A	#N/A N/A	#N/A N/A	
Total GHG CO2 Emissions	#N/A N/A	#N/A N/A	333.7	
GHG Scope 1	#N/A N/A	#N/A N/A	166.2	
GHG Scope 2	#N/A N/A	#N/A N/A	167.5	
GHG Scope 1 Intensity Per Sales	#N/A N/A	#N/A N/A	43.2	
GHG Intensity Per Employee	#N/A N/A	#N/A N/A	13.9	









Governance Data Offers a More Mixed Signal

Assessing key governance characteristics

OMEGA HLTHCARE INVESTORS

CAMDEN PROPERTY TRUST

Board Size	9	10	11
% Independent board members	88.9%	80.0%	90.9%
% Women as board members	22.2%	30.0%	27.3%
CEO Duality (CEO & President of Board)	Ν	Υ	Ν
ndependent Chairperson	Y	N	Y
ndependent Lead Director	Ν	Υ	Ν
Total executive pay (% of operating expenses)	5.2	3.6	1.6
Change of control benefits (Golden Parachute)	Y	Y	Y
Compensation claw back provisions	N	Υ	γ

Bloomberg







IRON MOUNTAIN INC



Variation Between and Holes In Ratings

Aligning the differing views

OMEGA HLTHCARE INVESTORS CAMDEN PROPERTY TRUST IRC

External & Internal Review

Bloomberg ESG Disclosure Score	NA	18.6	44.6
Sustainalytics Environmental Rank	NA	35.0	69.4
Thomson Reuters ESG	NA	B+	В
CSRHub Score	43.0	51.0	55.0
Saturna Capital Rank	F	F	A

Bloomberg





IRON MOUNTAIN INC



Three Orthogonal Ways to Measure ESG

Self-Reported Data

Sources: Bloomberg, Thomson, Factset Number of indicators: ~900 Number companies covered: 6,000 – 10,000



Bloomberg







Self-Reported ESG Data



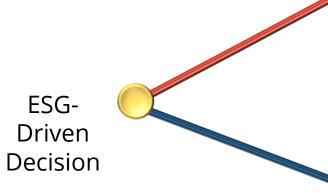
Three Orthogonal Ways to Measure ESG

Self-Reported Data

Sources: Bloomberg, Thomson, Factset Number of indicators: ~900 Number companies covered: 6,000 – 10,000

Professional ESG Opinions

Sources: MSCI, ISS, Sustainalytics, Vigeo EIRIS Number of indicators: 16 to 250 Number companies covered: 1,500 – 8,000



Bloomberg









Self-Reported ESG Data



Three Orthogonal Ways to Measure ESG

Self-Reported Data

Sources: Bloomberg, Thomson, Factset Number of indicators: ~900 Number companies covered: 6,000 – 10,000

Professional ESG Opinions

Sources: MSCI, ISS, Sustainalytics, Vigeo EIRIS Number of indicators: 16 to 250 Number companies covered: 1,500 – 8,000

Consensus Opinions

Sources: CSRHub Number of indicators: 12 subcategories (plus 5,300 underlying data elements). Number companies covered: 18,000 Breadth and depth on 97% of world market cap

Bloomberg





Ζ **CSRHub** Consensus Opinion ESG-Driven Decision

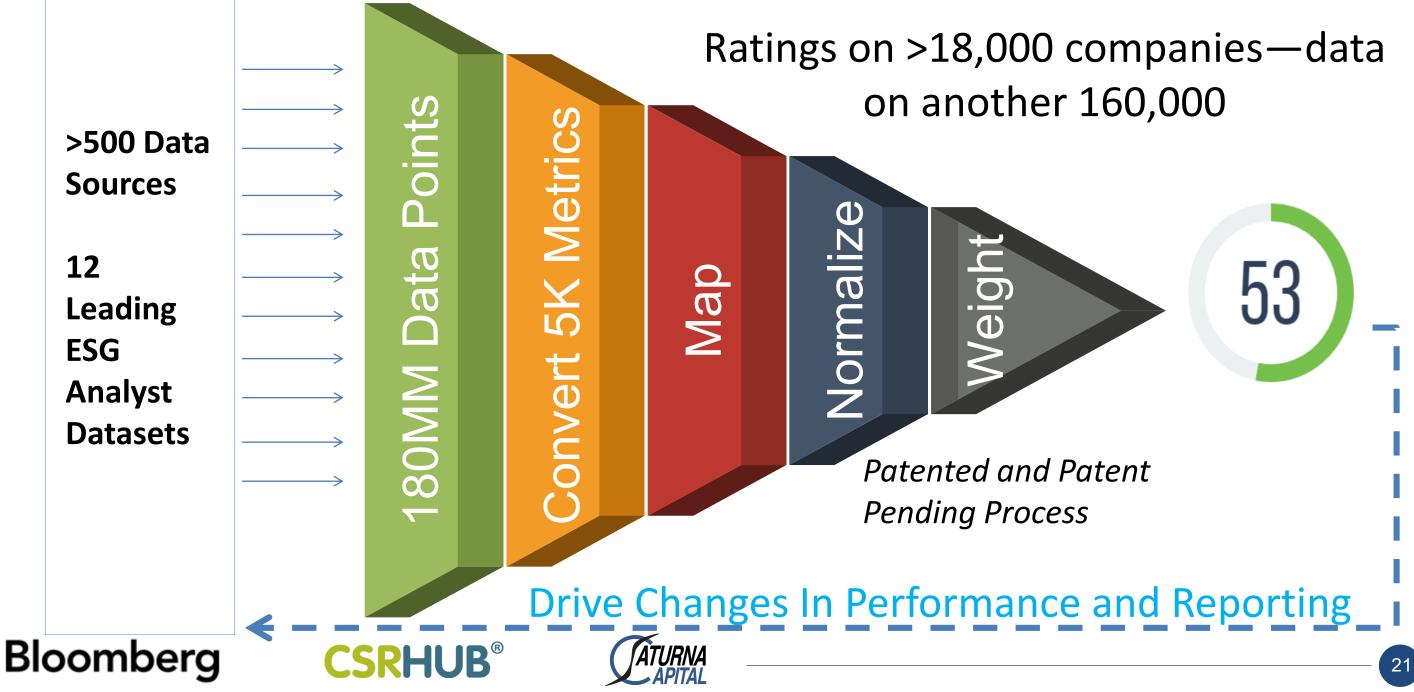




Self-Reported ESG Data

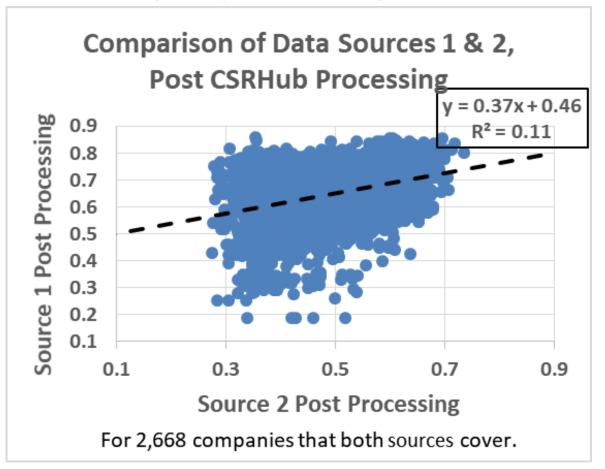


CSRHub Technology Aggregates Disparate Sources to Create Consistent Ratings



ESG Data Source Correlations Improve After CSRHub Processing

Company Self-Reported Data



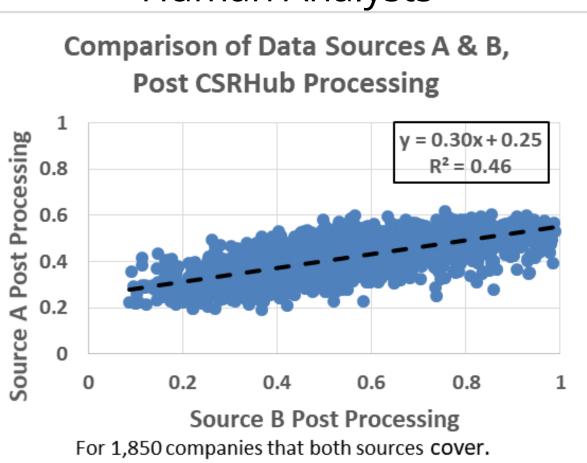
Correlation Improves to 11%







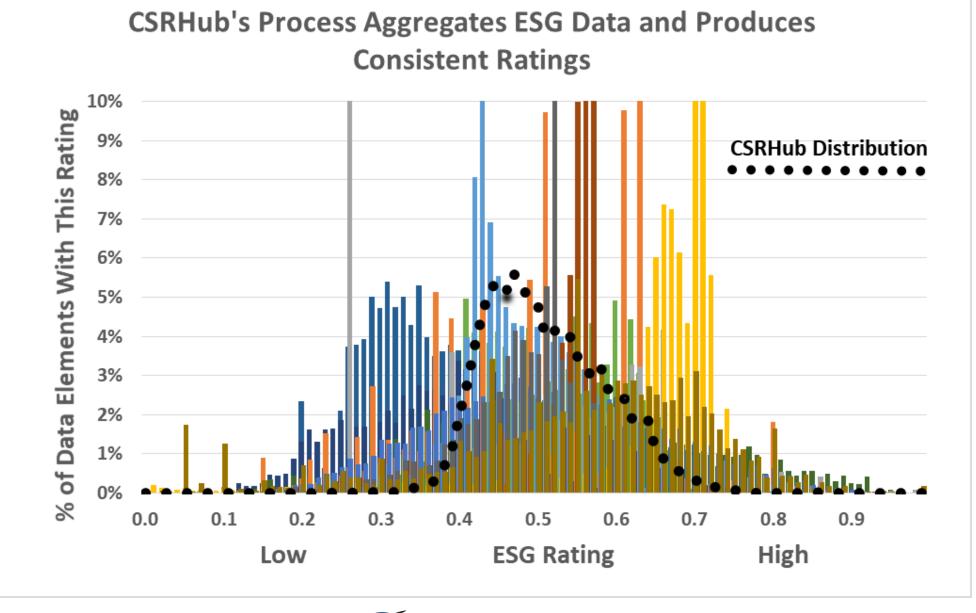
Human Analysts



Correlation Rises to 46% from 26%



The Overall Distribution of Company Performance **Smooths Out**



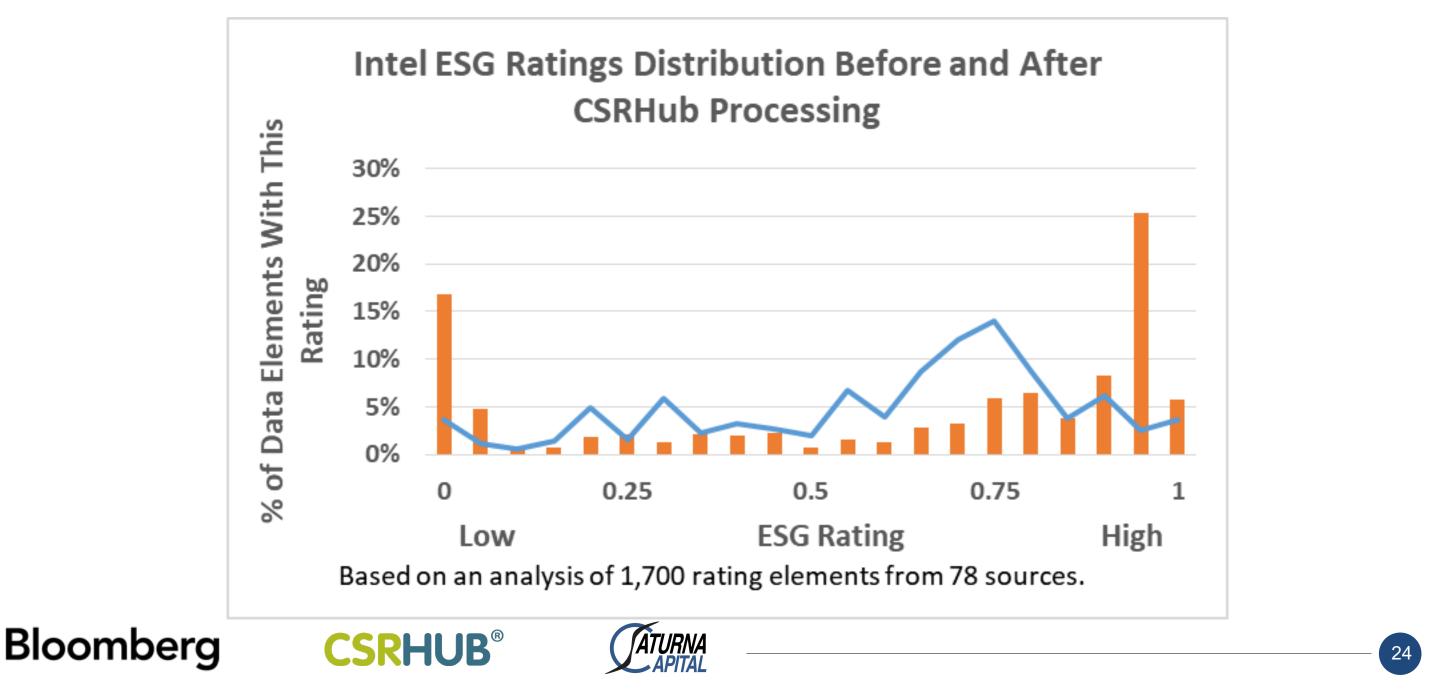








The CSRHub Aggregation Process Smooths Out Extreme Views And Harmonizes Company-Level Data



The ESGHub App Creates a New Class of ESG **Portfolio Analysis Tool**



ESGHub combines Bloomberg's ESG Metrics with CSRHub's Aggregate ratings.



Bloomberg's disclosure-driven ESG Metrics self-reported data on 900 carefully defined data elements from 9,000 companies.

CSRHub covers >18,000 companies from 132 countries using data from 548 data sources. CSRHub measures Diversity, Transparency, Leadership Ethics, Climate Change, Human Rights and more for each company.



AAL LN Equity AARD VOKENITY AARD VOKENITY AA	Ticker MiktCap Overall Rating CSRHub Ticker MiktCap Blp CSRHub Frend OS930 XF Equity 207233 62.81 62 G Disclosure scores to SRHub's ESG metrics of Erceived performance.
ALLIN Equity ADELINE ADELINE ADELINE ADELINE ADELINE ADELINE ADELINE ADELINE ADELINE	AAL LIN Equity AAAL LIN Equity AAAL LIN Equity AAAD WW Equity AAAAD WW Equity AAAAD WW Equity AAAAD WW Equity AAAAD WW Equity
SG Disclosure scores to SRHub's ESG metrics of erceived performance.	Ad LIN Equity AAP, UW
ABEN SE Equity 49,646 63.22 65 ALV GY Equity 94,497 54.82 67 AMT UN Equity 676,500 25.21 46 AON UN Equity 34,557 21.90 54	ABBN SE Equity 49,646 63.22 65 ALV GY Equity 94,697 54.82 67 AMT UN Equity 66,205 21.07 47 AMZN UW Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54
ABEN SE Equity 49,646 63.22 65 ALV GY Equity 94,497 54.82 67 AMT UN Equity 676,500 25.21 46 AON UN Equity 876,500 25.21 46	ABBN SE Equity 49,646 63.22 65 ALV GY Equity 94,697 54.82 67 AMT UN Equity 66,205 21.07 47 AMZN UW Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54
ABEN SE Equity 49,646 63.22 65 ALV GY Equity 94,497 54.82 67 AMT UN Equity 676,500 25.21 46 AON UN Equity 876,500 25.21 46	ABBN SE Equity 49,646 63.22 65 ALV GY Equity 94,697 54.82 67 AMT UN Equity 66,205 21.07 47 AMZN UW Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54
ABEN SE Equity 49,646 63.22 65 ALV GY Equity 94,497 54.82 67 AMT UN Equity 676,500 25.21 46 AON UN Equity 876,500 25.21 46	A88N SE Equity 49,646 63.22 65 ALV GY Equity 94,497 54.82 67 AMT UN Equity 66,205 21.07 47 AMX UN Equity 76,500 25.21 46 ADN UN Equity 345,57 21.90 54
ABEN SE Equity 49,646 63.22 65 ALV GY Equity 94,497 54.82 67 AMT UN Equity 676,500 25.21 46 AON UN Equity 876,500 25.21 46	ABBN SE Equity 49,646 63.22 65 ALV GY Equity 94,697 54.82 67 AMT UN Equity 66,205 21.07 47 AMZN UW Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54
ABEN SE Equity 49,646 63.22 65 ALV GY Equity 94,497 54.82 67 AMT UN Equity 676,500 25.21 46 AON UN Equity 34,557 21.90 54	ABBN SE Equity 49,646 63.22 65 ALV GY Equity 94,697 54.82 67 AMT UN Equity 66,205 21.07 47 AMZN UW Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54
ABEN SE Equity 49,646 63.22 65 ALV GY Equity 94,497 54.82 67 AMT UN Equity 676,500 25.21 46 AON UN Equity 34,557 21.90 54	ABBN SE Equity 49,646 63.22 65 ALV GY Equity 49,4497 54.82 67 AMT UN Equity 66,205 21.07 47 AMZN UW Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54
ALV GY Equity 94,497 54,82 67 ANT UN Equity 66,205 21,07 47 ANZU UN Equity 876,500 255,21 46 AON UN Equity 34,557 21,90 54	ALV GY Equity 94,497 54.82 67 AMT UV Equity 66,205 21.07 47 AMZN UV Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54
AMT UN Equity 66,205 21.07 47 AMZN UW Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54	AMT UN Equity 66,205 21.07 47 AMZN UW Equity 876,500 25.21 46 AON UN Equity 34,557 21.90 54
AMZN UW Equity 876,500 25,21 46 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	AMZN UW Equity 876,500 25.21 46 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
AON UN Equity 34,557 21.90 54	AON UN Equity 34,557 21.90 54
40	40

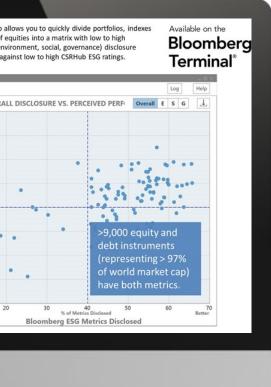


When combined, these two data sets cover more than 90% of world equity and debt instruments.



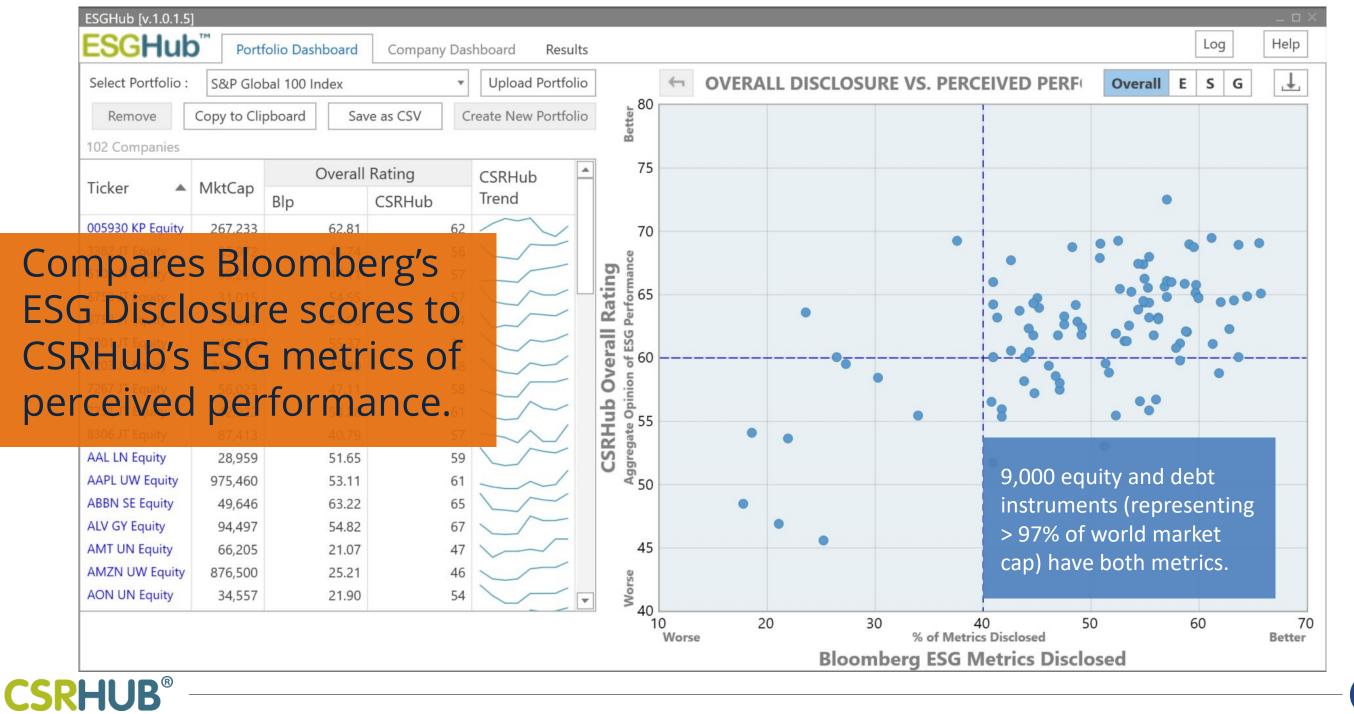






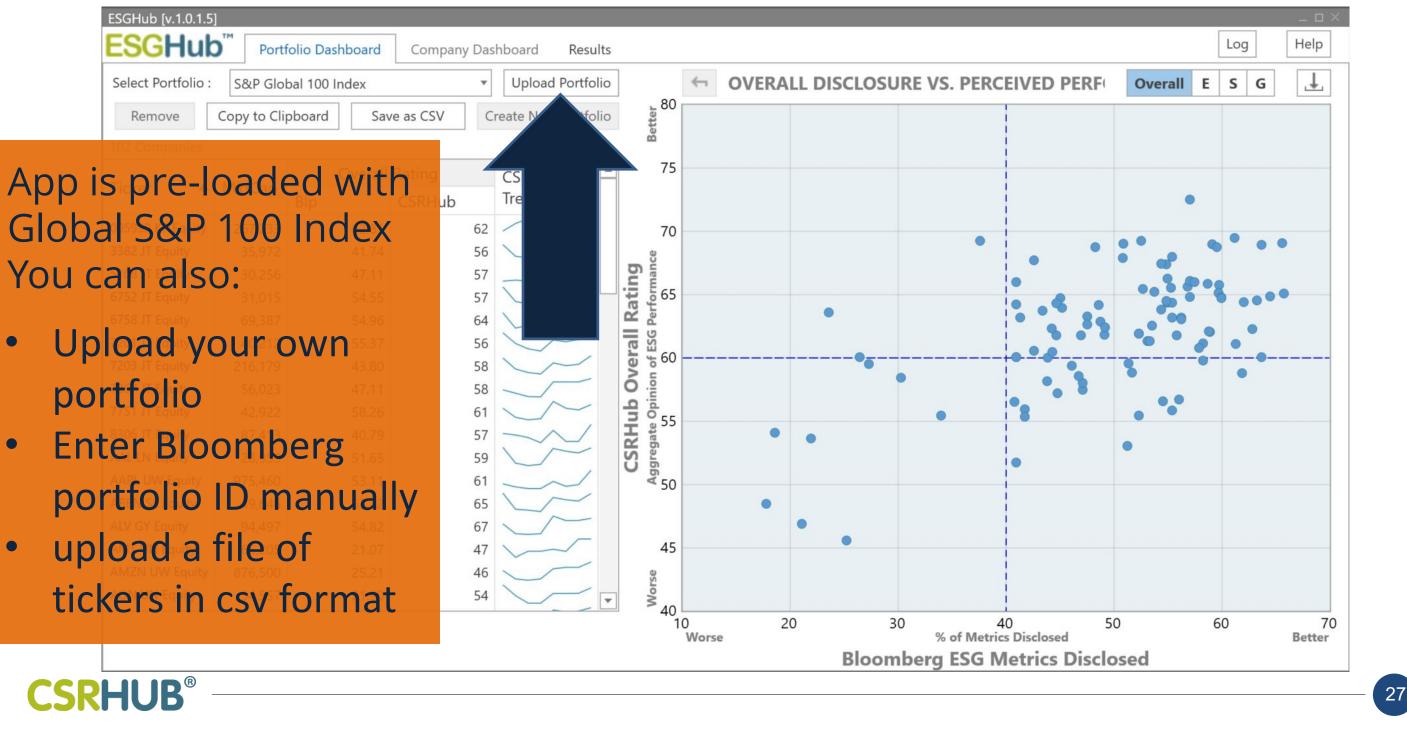


The ESGHub[™] app allows you to quickly divide portfolios, indexes or any other set of equities into a matrix with low to high Bloomberg ESG (environment, social, governance) disclosure scores compared against low to high CSRHub ESG ratings.



Available on the Bloomberg Terminal®

26



Available on the Bloomberg Terminal®

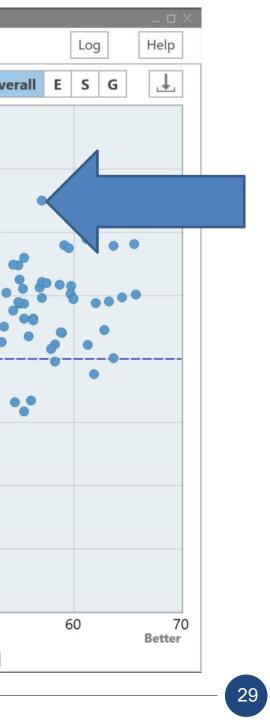
267,233 35,972 30,256	Overall R		Create New CSRHul Trend		80 1000 1000 1000	Opportunity: As they reveal more,	Opport
AktCap 267,233 35,972 30,256	Overall R	CSRHub	Trend	b			
267,233 35,972 30,256	lp (CSRHub	Trend	b	. 75		
267,233 35,972 30,256	lp (CSRHub	Trend			Ac those roughly more	
267,233 35,972 30,256			~			As they reveal more,	Best in d
35,972 30,256	41.74		/		70	could benefit	
30,256				~		Risk:	Diek
	47.11				man	RISK:	• Risk:
31,01 C	entif	\mathbf{V} 57			Rating Performance	So far, so good	Can't ge
69,387	54.90 55.27	64 54		_	SG P		• • • •
nno	rtuni	tios 8	2.	_	o9 ef B	••	
pho	luin		×		O noini	Opportunity:	Opport
42,922	58.26				위기 응 55		e pport
87,413	KISKS				SRF egat	Room for improvement	Could ge
				/	Aggr C		perform
					- 50		
94,497	54.82	67		~		Risk:	Risk:
66,205	21.07	47	~	~	45	Reputation may suffer	Experts
876,500	25.21				lrse	Reputation may surrer	issues
34,557	21.90	54		•	j š ₄₀ ∣		155065
	40,212 200 42,922 87,413 28,959 975,460 49,646 94,497 66,205	40,212 55,37 DDODITUA 58,26 87,413 Risks 28,959 53,11 49,646 63,22 94,497 54,82 66,205 21,07 87,6,500 25,21	40,212 55,37 56 Oportunities 56,26 61 42,922 58,26 61 87,413 Risks 57 28,959 53,11 61 95,460 53,11 61 94,497 54,82 67 66,205 21,07 47 876,500 25,21 46	40,212 55,37 56 Oportunities & 58,26 61 42,922 58,26 61 87,413 Risks 57 28,959 53,11 61 95,460 53,11 61 94,497 54,82 67 66,205 21,07 47 876,500 25,21 46	40,212 55,37 56 oportunities 58,26 61 42,922 58,26 61 87,413 Risks 57 975,460 53,11 61 94,497 54,82 67 66,205 21,07 47 876,500 25,21 46 24,557 21,00 54	40212 55.37 Oportunities & 42.922 58.26 87.413 Risks 94.497 54.82 67 94.497 54.82 67 94.497 54.82 67 66.205 21.07 47 876,500 25.21 46 34,557 21.90 54 54 A 5 A 5 	Partners Partners <th< td=""></th<>

Available on the Bloomberg Terminal®



Select Portfolio :	S&P Glo	bal 100 Index	*	Upload Portfolio		4	OVERALL I	DISCLOS	JRE VS. PER	CEIVED P
Remove	Copy to Cli	pboard Sa	ve as CSV	Create New Portfolio	Better 80					
102 Companies					Bet					
		Overall	Rating	CSRHub	75					
Ticker 🔺	MktCap	Blp	CSRHub	Trend						
005930 KP Equity	267,233	62.81	62	\sim	70					
3382 JT Equity	5,972	41.74	56						•	
5108 JT Equity			57		Rating Performance					
6752 JT Equity			57		for atil					10 . 8
6758 JT Equity	100,00	54.50	64	\checkmark	Ri			•		
7201 JT Equity	0,212	55.37	56		ESG					
7203 JT Equity	216,179	43.80	58		ona		icker (or ho	over	
7267 JT Equity	56,023	47.11	58							
7751 JT Equity	42,922	58.26	61	over	a nc	in	t in th	e m	atrix	
8306 JT Equity	87,413	40.79	57							
AAL LN Equity	28,959	51.65	59		k dr	ille	dow	n to	tha	
AAPL UW Equity	975,460	53.11	61	ACIIC	IN UI				uie	
ABBN SE Equity	49,646	63.22	65							
ALV GY Equity	94,497	54.82	67	Com	Jany		iew.			
AMT UN Equity	66,205	21.07	47		45					
AMZN UW Equity	876,500	25.21	46		se					
AON UN Equity	34,557	21.90	54		Morse					
					≤ ₄₀ 1	0 Worse	20	1	30	40 rics Disclosed

Available on the Bloomberg Terminal®

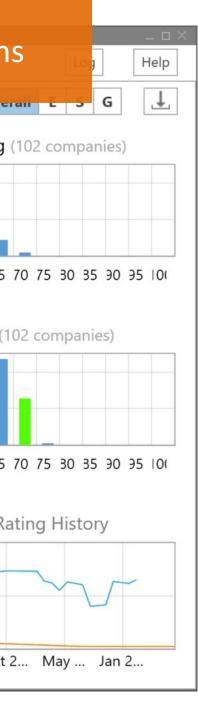


Company Dashboard View - Drill Down

Bloomberg ESG Metrics	Company Search	CSRHub Teachboor Expert Ratings	Comparisons Log He Selected Portfolio: S&P Global 100 Index Coveralit E S G
Bloomberg Ratings B Disc % OVERALL SCORE	41	CSRHub Ratings 0-100 66	Relative Bloomberg Overall Rating (102 companies)
ENVIRONMENT Direct & Indirect GhG Emissions Carbon Intensity Direct & Indirect Energy Consumption Energy Intensity	36	70Energy & Climate Change68Environment Policy & Reporting75Resource Management67	20% 0% 5 10 15 20 25 30 35 40 45 50 55 50 55 70 75 30 35 90 95 1
Primary Energy Source Renewable Energy Intensity	Electricity		Relative CSRHub Overall Rating (102 companies)
Water Management Waste Management Environmental Policy Environmental Impacts	0 0 Yes		40%
External Validation, Assurance GhG Emissions, Scope 1 GhG Emissions, Scope 2	Yes 794 1,289		5 10 15 20 25 30 35 40 45 50 55 50 55 70 75 30 35 90 95 1 CSRHub & Bloomberg Overall Rating History
GhG Emissions, Scope 3 Environmental Supply Chain Management Sustainable Packaging	Yes Yes	0 - 29 30 - 39 40 - 49 50 - 59 60 - 79 80 - 100 Low High	80
SOCIAL CEO Pay Ratio	<mark>39</mark> -1,674,625	65 Community Dev & Philanthropy 55	40 Mar Nov Jun 2 Feb Oct 2 May Jan 2

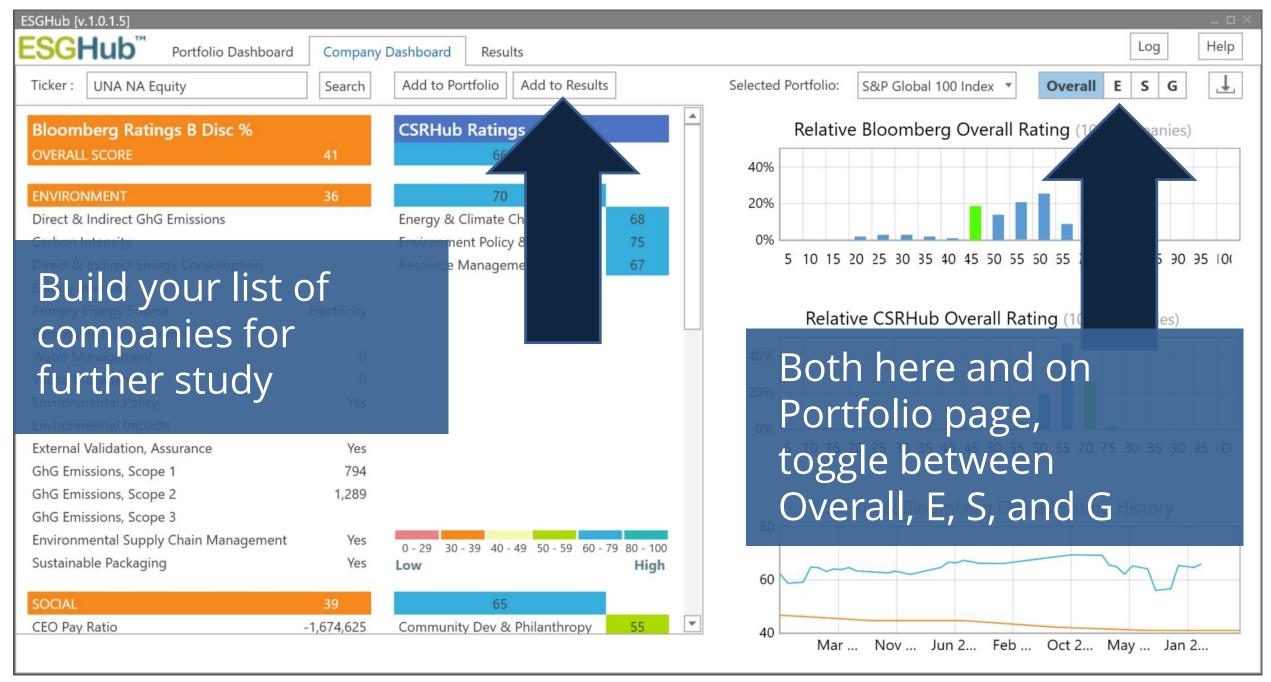






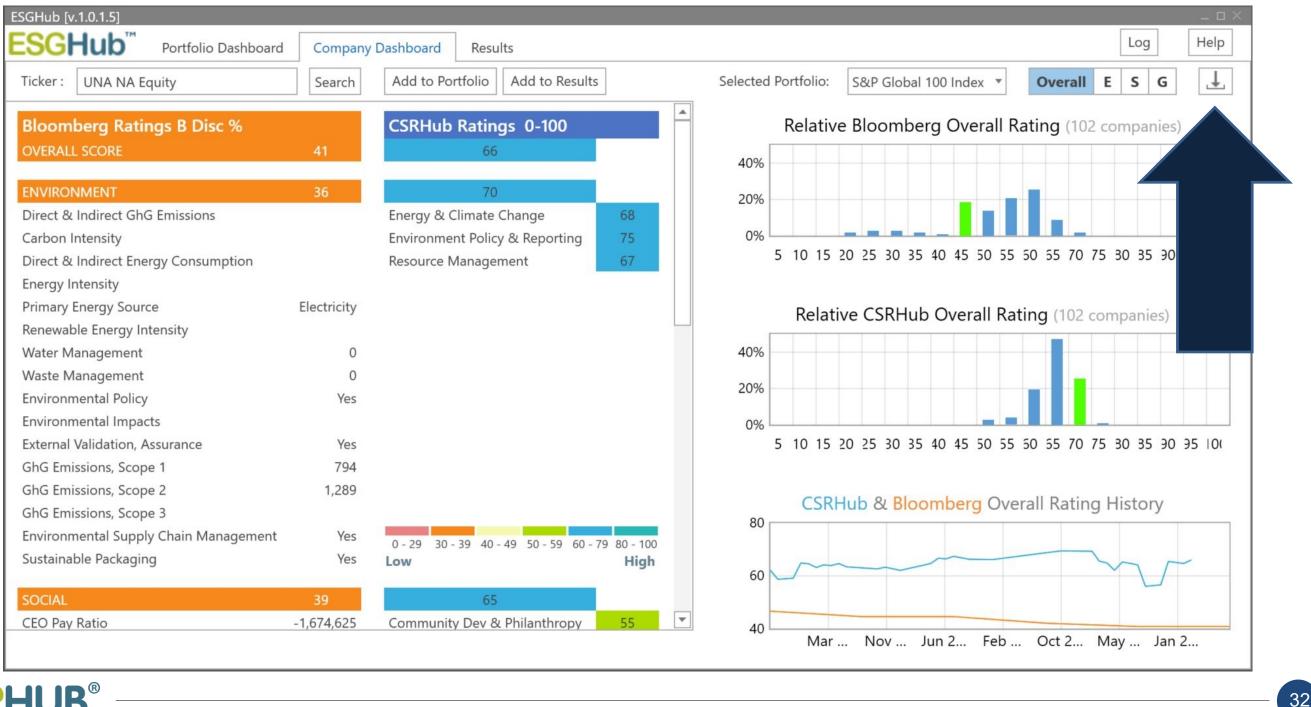


Build Results Sets, Drill Into E, S, or G





Export Any App Screen to a PDF









Have we helped you solve your ESG Data problem?

A. No, I understand the problem better, but I still don't trust the data.

B. Yes, I might now try to use ESG data and see if it helps my decision-making.







Q&A—Address Your Questions to a Panelist

- Cynthia Figge CSRHub Cofounder and CEO (cynthia@csrhub.com)
- Patrick Drum Saturna Senior Investment Analyst and Portfolio Manager (*ptd@saturna.com*)
- Bahar Gidwani CSRHub Cofounder and CTO (bahar@csrhub.com)







CEO nt Analyst *n)* I CTO





If you have questions about the ESGHub App - {APPS ESGH<GO>}, would you like a custom demo?

A. Yes, I would like a Bloomberg rep to contact me for a custom demo

B. I am not interested in a demo, but I would like to learn more about the app







Bloomberg's Role

In addition to the CSRHub App, Bloomberg has a wide-suite of products to help investors make better decisions



- ESGHub {APPS ESGH<GO>} •
- Environmental, Social & Governance Data & Analytics •
- Green Bonds ٠
- Gender Equality Index ٠
- Bloomberg New Energy Finance (BNEF) ٠
- **Bloomberg Intelligence** •
 - Industry primers (e.g. Packaged Food)
 - Topic primers (e.g. SDGs)
- Bloomberg News •
 - Sustainable Finance Brief







- ESG data feed that can be integrated into your internal ٠ systems and databases
 - Company reported data on ~9,400 companies
 - Bloomberg proprietary Gender Equality Index survey fields
 - CDP data
- Bloomberg ID allows combination with other datasets for custom use cases
 - Create your own score
 - Create your SDG aligned portfolio

