



**Synesgy**

The sustainability network.



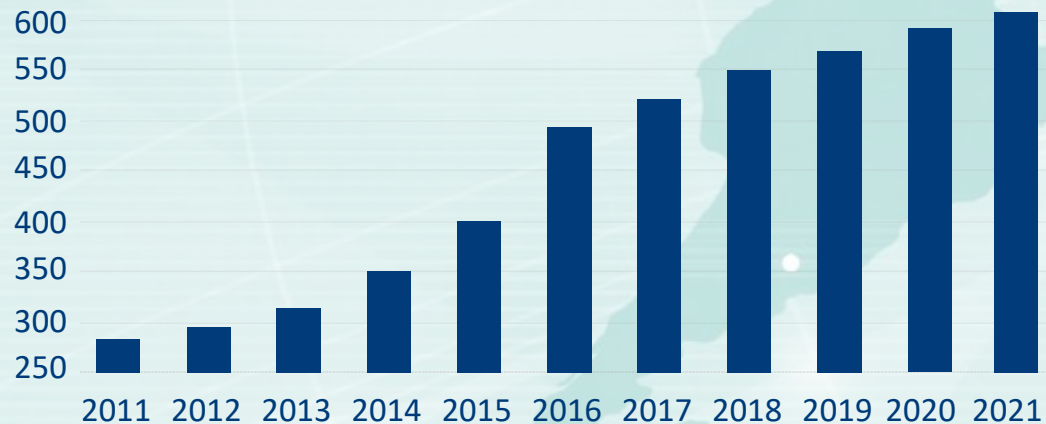
**The ESG global  
digital platform**

# CRIF AT A GLANCE

- 45+ Country-based operations
- 85+ Subsidiary companies
- 4 Continents
- 6,500 Professionals at your service

- 10,500+ Financial institutions
  - 600 Insurance companies
  - 82,000+ Business clients
  - 1,000,000+ Consumer clients
- use CRIF services in **50** countries

## TOTAL REVENUES (millions of Euro)



# FINTECH & INNOVATION



CRIF was among the **30 members** of the **Market Advisory Group** set up for the **Euro Digital Project** there will be CRIF.



CRIF ranks **53** in the **IDC FinTech Ranking 2021** among the top 100 global technology providers for the financial sector



CRIF launched the program to finance technological innovation in the **Digital Health Tech, Fintech / Insurtech and FoodTech / Agritech** sectors



CRIF won the **G20 Techsprint 2021** to estimate «Climate Risk Impact»



CRIF leads the project for ESG data collection and analysis as part of the **European Commission TranspArEEEnS** initiative



# CRIF'S COMMITMENT TO SUSTAINABLE DEVELOPMENT



CRIF, together with the *European Mortgage Federation*, shows the correlation between energy consumption and credit risk

CRIF ratings updates its corporate methodology and includes environmental and social factors in its rating assessments.



Partnership with RED for climate risk and winning Techsprint 2021 Contest



Synesgy: the global digital platform to help and enhance the transition to sustainability



2018

2019

2020

2021

2022

CRIF develops the **Governance Risk Index**, a specific indicator for assessing the quality of NFC Governance



Creation of the CRIF ESG Repository powered by the ESG digital portal



CRIF leads the project for ESG data collection and analysis as part of the **European Commission TranspArEEnS** initiative



CRIF publishes its first **Corporate Responsibility Report**

Synesgy is member of UNGC, GRI





## The most important European Frameworks for Corporate

- **Non Financial Reporting Directive (NFRD)** - Directive 2014/95/EU – requires certain large companies to include a non-financial statement as part of their annual public reporting obligations to allow potential investors, consumers, and various stakeholders to have all the information necessary to decide if it is a business their values align with for participation in the project or service.
- **Corporate Sustainability Reporting Directive (CSRD)** - 2021 - European Commission will extend the **obligation of non-financial reporting to companies with > 250 employees from 01/2023** (report published in 2024). Requisites will be applied to listed SME from **01/2026**
- **EU Taxonomy for Sustainable Activities from 2022**
- **Corporate Sustainability Due Diligence Directive (CSDD)** – 2022 - will come into force in **2024** - which provides a regulatory framework that, through due diligence obligations relating to the value chain in which companies operate, requires companies to identify, prevent and mitigate the negative impacts their activities may have on human rights and the environment
- **European Sustainability Reporting Standard (ESRS)** – 2023 - The EFRAG Sustainability Reporting Board (EFRAG SRB), advised by the EFRAG Sustainability Reporting Technical Expert Group (EFRAG SR TEG), addressed the feedback of the consultation and amended accordingly

# EUROPEAN FRAMEWORKS FOR FINANCIAL INSTITUTIONS



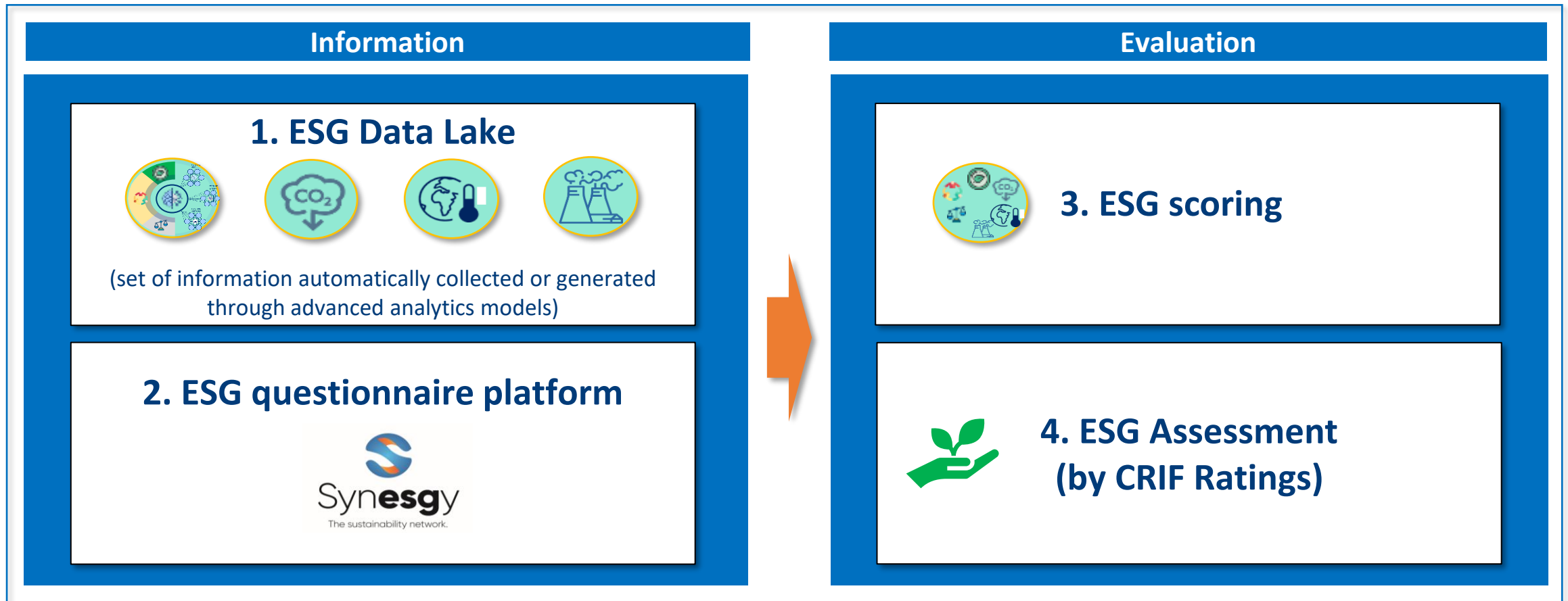
*Key objectives of the EBA's Roadmap on Sustainable Finance*

Source: EBA Roadmap of Sustainable Finance - DECEMBER 2022 | EBA/REP/2022/30

- **Basel Framework:** As ESG risks become a new risk driver throughout the banking industry, it can be expected that there will be a supervisory response as to how to incorporate such **ESG risks into the risk-based capital framework**.
- **European Green Deal – 2019** - a growth strategy aiming to make Europe the first climate-neutral continent by 2050
- **EU Taxonomy for sustainable activities – 2020** - In order to meet the EU's climate and energy targets for 2030 and reach the objectives of the **European green deal** it is vital that we direct investments towards sustainable projects and activities
- **Sustainable Finance Disclosure Regulation (SFDR)** - EU Regulation 2019/2088 – start from **03/2021**. Financial market participants providing clients and investors with information on the inclusion of ESG assessments in the investment and advisory processes
- **European Commission – Corporate Sustainability Reporting Directive (CSRD)** will extend the **obligation of non-financial reporting to companies with > 250 employees from 01/2023** (report published in 2024). Requisites will be applied to listed SME from **01/2026**
- **Sustainability Reporting Standard Roadmap – EFRAG** published the Report on European standardization of non-financial information, and the roadmap to achieve this goal.

# THE ESG SOLUTION COMPONENTS

The solution pillars are **(i) information**, both automatically retrieved and provided by the business through questionnaires and **(ii) evaluation of ESG**, both automatic (scores) and expert based (ratings)



# THE CRIF ESG DATA LAKE



The ESG Data Lake is made up of **140+ KPIs** available automatically for **all companies**.

Such indicators cover all relevant ESG aspects, in line with EBA requirements, allowing the automatic ESG evaluation of all them

## Environmental



Emissions



Energy efficiency



Water usage



Waste production



Biodiversity & ecosystems



Physical risk



## Social



Employee relationship



Community & society



Customer relationship



Poverty & famine



Human rights



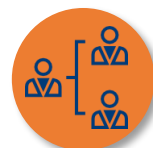
## Governance



Ethical consideration



Strategy & risk management



Transparency



Inclusiveness



60+



Single-name KPIs

80+



Geo-sector KPIs

10+



Data Sources

Chamber of Commerce  
Eurostat  
European Commission  
OSM  
CLC  
Red Risk  
...



Available at VAT level on all European companies





**Synesgy**  
The sustainability network.

**Synesgy is the global digital platform for the ESG assessment of companies and supply chains.**



## SYNESGY @ a GLANCE

- 4 Continents
- 1 Global Platform
- 27 Countries Localized
- 18 Languages

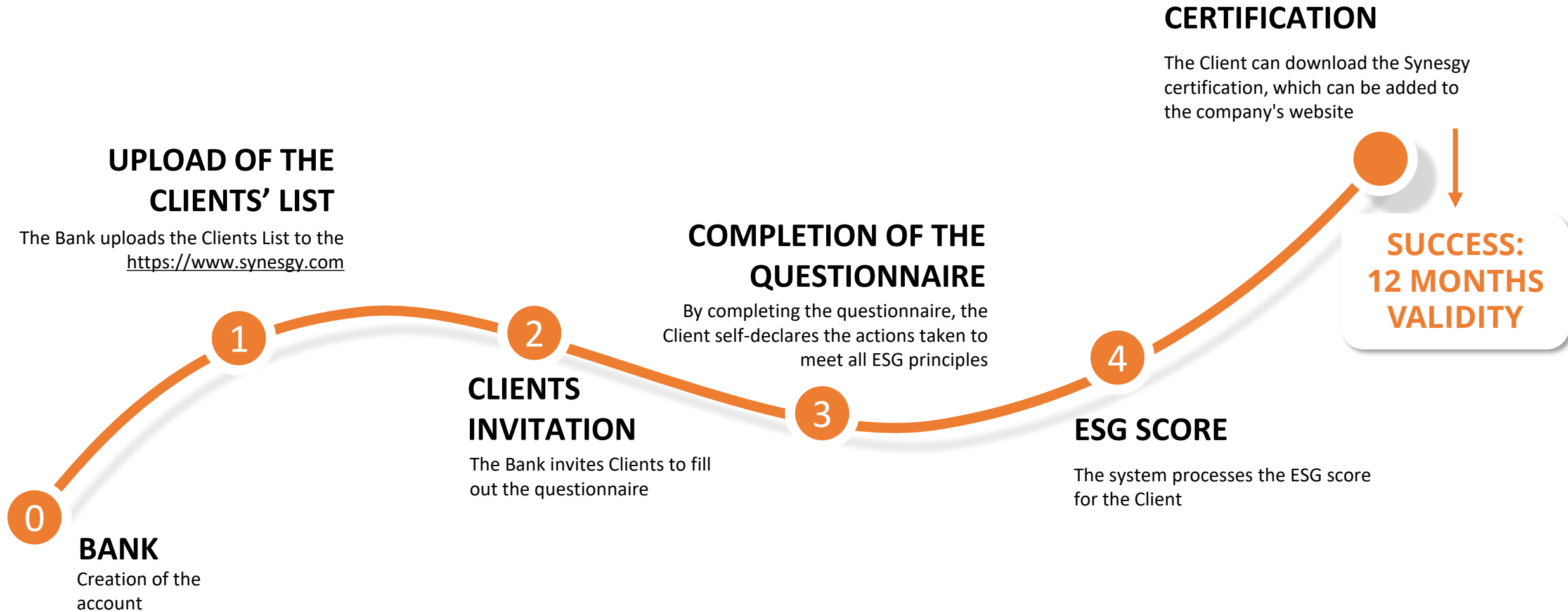


## OUTCOMES

- ESG Score
- Certificate
- Action Plan
- Dashboard & Network Monitoring

## BUSINESS BENEFITS

- Compliance with regulation
- Reputation



## 5 MACRO SECTIONS

Synesgy's methodology follows generally accepted international sustainability standards such as the *Global Reporting Initiative (GRI)* and the *Sustainable Development Goals (SDGs)* and has been developed by *CRIF Ratings*, a Credit Rating Agency operating under ESMA supervision.

### BUSINESS

- Company Sustainability Strategy
- ESG Risk Management
- R&D Relevance
- Digitalization Services
- Labelling and policy of products/services

QUESTIONS



### ENVIRONMENTAL

- Water, energy and waste
- Environmental certification

QUESTIONS



### SOCIAL

- Personnel management
- Certification and legislation
- Stakeholders relations
- Territory relations

QUESTIONS



### GOVERNANCE

- BoD structure and composition
- Certification and legislation

QUESTIONS



### INDUSTRY

The platform provides 35 macro-industry questionnaires, to ensure that the company can answer to questions relating to its specific belonging industry

QUESTIONS





It's contained in the Synesgy's platform.

Measures and monitors the GHG emissions.

Simulator that simplifies the calculation and it's **easy to use**

## Emission calculator

The tool is supposed to be a support for GHG calculations starting from estimates and average values, based on statistical data coming from various sources, including:

- www.ghgprotocol.org
- Carbon Footprint: country-specific greenhouse gas emission factors
- Ecometrica electricity-specific emission factors for grid electricity

It is paramount to enter precise and correct data to get an accurate estimate. The compiler remains responsible for the data entered (especially when using the automatic transposition function of the instrument values in the Synesgy questionnaire).

collapse all

### SCOPE 1 COMPANY FACILITIES

Fuel macro type	Fuel type	Fuel amount	CO2 eq (tonnes)
Coal and Coke	Anthracite Coal	kWh	0 t CO2 eq
Coal and Coke	Anthracite Coal	Btu	0 t CO2 eq

+ Add row

CO2 eq (tonnes) total  
**CLICK to calculate SCOPE 1 company facilities**

### SUMMARY

GHG scope	Total emissions CO2 eq (tonnes)
Scope 1 company facilities	0
Scope 1 company vehicles	34,14
<b>SCOPE 1 TOTAL</b>	<b>34,14</b>
Scope 2 electricity	1,16
Scope 2 heat	3,62
<b>SCOPE 2 TOTAL</b>	<b>4,78</b>
<b>SCOPE 3 ONLY TRANSPORTATION AND DISTRIBUTION</b>	<b>0</b>
<b>Overall total</b>	<b>38,93</b>

Save draft    Fill main survey and close

# ESG PERFORMANCE DASHBOARD



The Bank will have **dashboards available to analyze how its Clients are distributed in terms of the ESG score attributed to each sub-section of the questionnaire.**

In this page, it is also possible to **download all the individual responses and ESG performance in a structured format.**

ILLUSTRATIVE



## ESG SCORE

Through the Synesgy platform, the Client can assess its ESG performance according to five macro-areas (business, environmental, social, governance and industry) obtaining an overall **ESG Score**.

## ACTION PLAN

Based on the ESG Score obtained, the Synesgy platform issues the Client an Action Plan with an analysis of the **areas for improvement** and the actions to be taken.

## CERTIFICATE

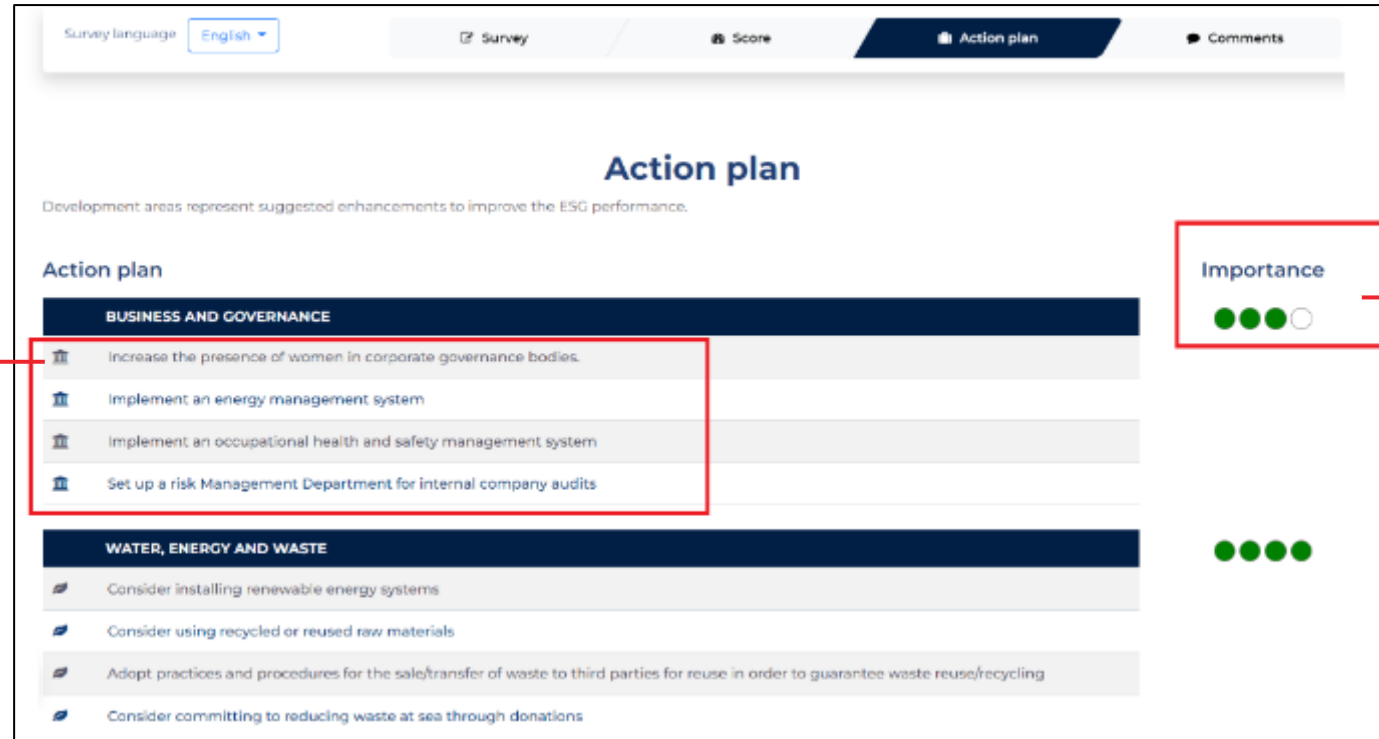
The Client can download the Synesgy certificate, which can be added to the Company's website and shared with the stakeholders.  
*The Synesgy certificate has a 12-month validity.*

The ESG Score is calculated based on proprietary methodology from CRIF S.p.A. and based on the information available in the public domain. The ESG Score is not a financial statement and is not intended to be used as a basis for investment decisions. The ESG Score is not a guarantee of accuracy, completeness, reliability or the date. CRIF S.p.A. has no responsibility or liability for the use of the ESG Score. The ESG Score is not intended to be used as a basis for investment decisions. The ESG Score is not a financial statement and is not intended to be used as a basis for investment decisions. The ESG Score is not a guarantee of accuracy, completeness, reliability or the date. CRIF S.p.A. has no responsibility or liability for the use of the ESG Score. The ESG Score is not intended to be used as a basis for investment decisions.

# SYNESGY: focus on ACTION PLAN

After having performed the score calculation, Synesgy also provides a **list of advices** on the most relevant topics which would allow the company to get a better ESG compliancy and, potentially, a **higher Synesgy score over time**.

- Easy-to-understand list of material advices based on the *provided answers*
- The number of advices depends on the *importance* of the specific module for the company

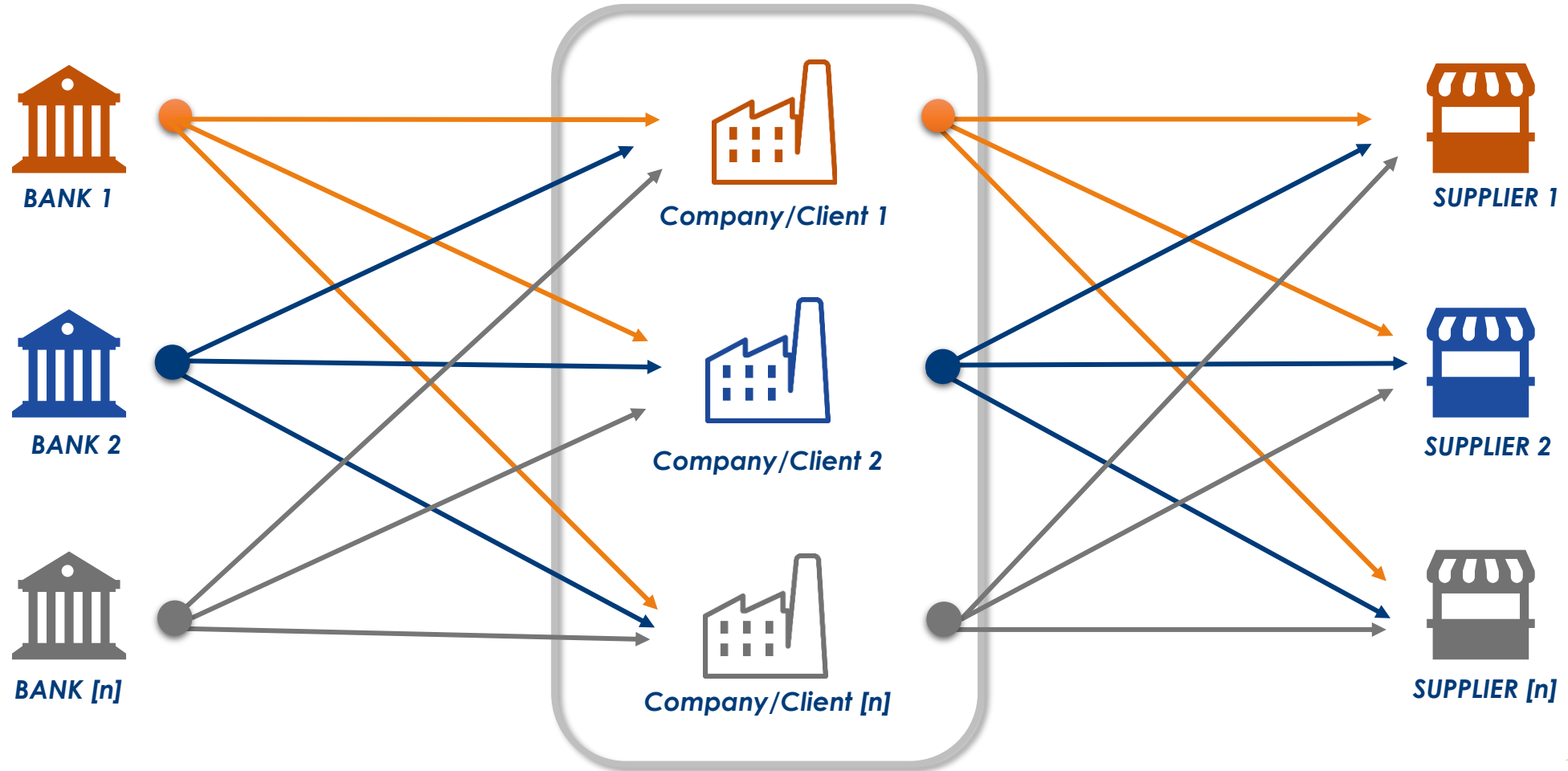


Automatically assigned based on the industry of the assessed company



## WORLDWIDE INFORMATION SYSTEM

*A worldwide standard to create a single information system on the sustainability of worldwide companies with constantly updated.*



# SYNESGY: A SUMMARY



**Granular data** gathered through a dedicated questionnaire



**Turnkey solution** to assess and engage the supply chain



Multi-target ESG solution: **SMEs, Large corporate and financial players**



**Localized questionnaire** satisfying both market needs and regulatory guidelines



**A GHG calculator that simulates** the emissions (supporting companies in the estimation of scope 1, 2, 3)



Obtain a **certificate, ESG Score and Action Plan**

# GLOBAL REFERENCES

## Financial Sector:



**THANK YOU!**



<https://www.synesgy.com>



<https://www.linkedin.com/company/synesgy>

