

Company Benchmarking Report

Sample Company, August 2023



S&P Global

Important Note

- This sample report features only **some sample criteria and questions** for illustration of the gap analysis section content.
- The number of criteria selected for the gap analysis depends on the type of services selected. **A full Company Benchmarking Report (CBR) will cover all criteria**; a CBR Medium will cover all questions from 14 criteria, and a CBR Small will cover all questions from 7 criteria. The criteria selection for a CBR Compact is up to the client, with support from S&P Global, if needed.

Your Report Specifications

CSA 2023 Key Dates

- To better accommodate corporate reporting schedules the CSA 2023 follows a new approach.
- Companies reserve a 2-month assessment window that best meets the reporting cycle and project planning needs.
- The 2023 CSA questionnaire opened for all companies on April 4th.
- For more details, please see the [timeline for the CSA 2023](#)

- Key 2023 CSA Score Release Dates:
 - 25 August 2023 – first score release
 - 8 December 2023 – DJSI membership update
 - 15 February 2024 – last submission deadline
 - April 2024 – ESG Indices membership update

- CSA Scores are updated on the [S&P Global Capital IQ Pro platform](#) and the [S&P Global corporate website](#) following release of the scores.

- Company scores may be adjusted on a monthly basis in line with established CSA processes and procedures, for example as a result of a Media and Stakeholder Analysis (MSA) case or re-assessment request.

Report Specifications

- Benchmarking data for 2020 - 2023:
 - Source: **Corporate Sustainability Assessment (CSA), S&P Global CSA Scores**
 - Industry: **BNK**
 - Universe: **All DJSI Eligible companies assessed until date/ All invited listed companies assessed until date**
 - Date: **as on August 25, 2023**

- Your company data:
 - Date: **as on August 25, 2023**

- Media & Stakeholder Analysis:
 - Date: **as on August 25, 2023**

- You have opted for the blended scores approach in this report, as a result you will see information for peer companies which is based on the 2022 CSA depicted in grey.

Company Benchmarking Report

Please click on the text to go directly to that section.

Management Summary

Visualization of your company's results and top areas for improvement

Report Guidance

How to interpret the charts and icons used in this report

Detailed Results

Dimension and criteria statistics and detailed gap analysis including expected practice and assessment focus

Economic Dimension

Environmental Dimension

Social Dimension

Company Comment Analysis

Guidance on using the comment field in the CSA questionnaire, incl. company examples

Statistics

Additional charts and tables

Did you know?

Your Sustainability Benchmarking services

Management Summary

Please click on the text to go directly to that section.

[Sustainability Performance Overview](#)

[Score Heatmap](#)

[Key Developments](#)

[Performance on Most Material Criteria](#)

[Impact of Improvements and Contributions to Total Score](#)

[Disclosure Analysis](#)

[Dimension Overviews](#)

[Media & Stakeholder Analysis](#)

[Summary of Major Gaps](#)

[Industry and Index Information](#)

Sample Company Sustainability Performance Overview

Total CSA Scores in industry

Company	Score	Y-o-Y
Applesauce Inc	92	0
Bruschetta PLC.	92	0
Coffee Holdings Co.	88	+1
Dumplings Financials Ltd.	87	+5
Enchilada S.p.A	84	-2
Your company and closest peers		
Falafel Bank	77	-2
Guacamole Transport Ltd.	74	+11
Sample Company here	72	+3
Hummus Technology Corporation	72	-2
Lasagna Automotives	69	+11

Overview

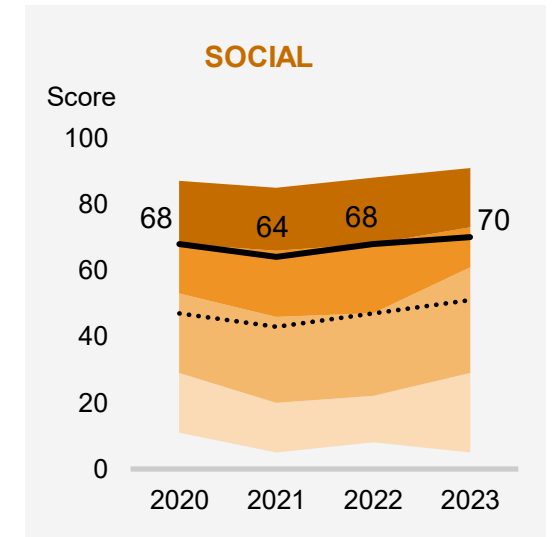
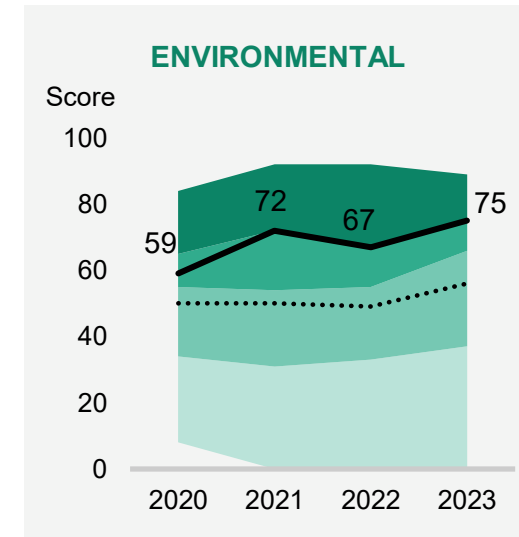
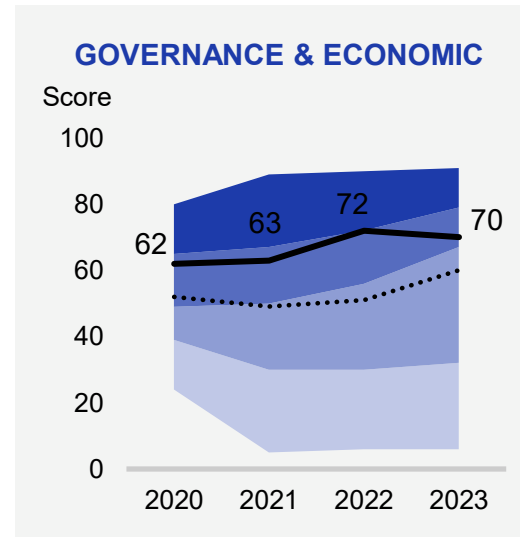
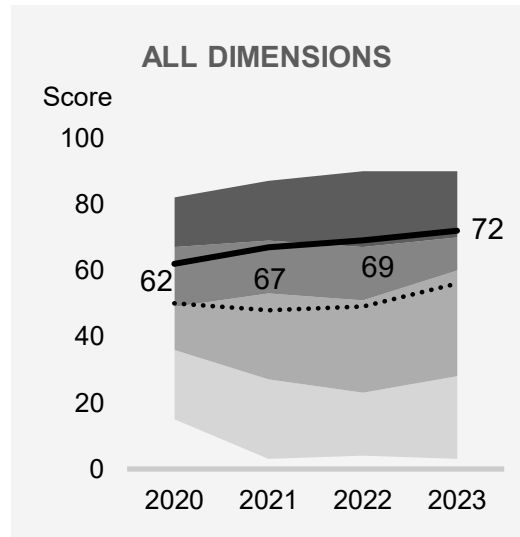
The *Total Score* of Sample Company rose for the second year in a row to a new three-year high of 72 this year. As a result of this year's score improvement, the company made gains against its peers and is now in the top 9% among the 140 companies that were assessed in the company's industry as of August 2023.

With a score of 75, the *Environmental Dimension* was the highest-rated dimension. As a result, it contributed 26 out of the potential 34 points to the *Total Score*. With a percentile ranking of 91, this was also the dimension with the highest relative performance.

As of 2022, CSA Scores are published throughout the year; please refer to the first page of this report to learn more about your peer group covered in this report.

For more information about the different groups of companies assessed through the CSA, please [visit this webpage](#).

- Company score
- ... Industry average
- Top quartile
- Bottom quartile



Score Heatmap

How to interpret the Heatmap?

The table provides a color-coded view of the 2023 scores of individual companies. Top scores are green, lower scores turn orange. It shows leading companies and your closest competitors based on total scores.

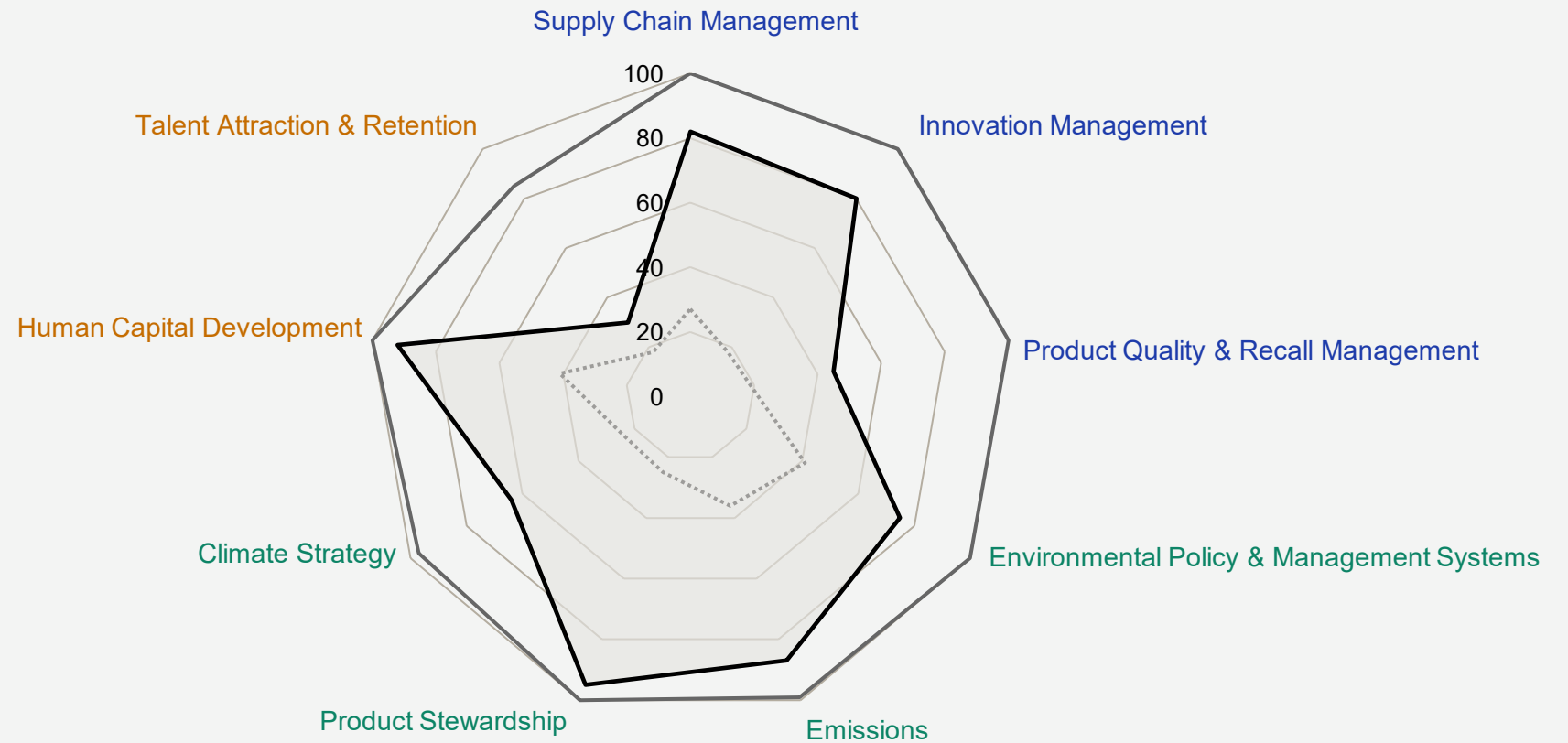
The table allows you to quickly analyze your relative performance compared to these companies.

* Revised after announcement of 2023 CSA Scores

	Applesauce Inc	Bruschetta PLC.	Coffee Holdings Co	Dumplings Financials Ltd.	Enchiada S.p.A	Falafel Bank	Guacamole Transport Ltd.	Sample Company	Hummus Corporation	Lasagna Automotives
Total CSA Score	92	92	88	87	84	77	74	72	72	69
Economic Dimension	88	90	88	84	87	67	76	70	73	74
Business Ethics	100	100	98	89	100	85	95	93	85	84
Corporate Governance	47	64	43	40	56	67	58	55	73	72
Transparency & Reporting	100	99	100	85	100	95	88	88	83	57
Information Security/ Cybersecurity & System Availability	93	94	92	93	85	53	63	52	50	65
Innovation Management	100	100	100	100	82	74	98	80	81	73
Materiality	100	100	100	93	100	100	83	88	60	83
Policy Influence	100	100	100	100	100	74	100	85	64	41
Product Quality & Recall Management	100	100	100	100	100	0	100	45 *	90	100
Risk & Crisis Management	100	100	100	85	94	71	40	79	79	44
Supply Chain Management	96	93	95	91	100	76	79	83	84	86
Tax Strategy	61	50	85	100	81	53	40	0	0	71
Environmental Dimension	95	96	88	90	88	86	74	75	71	68
Biodiversity	62	53	73	25	12	8	0	0	0	0
Climate Strategy	97	95	91	82	87	90	58	59 *	57	60
Environmental Policy & Management Systems	92	100	99	95	89	95	99	72	63	73
Emissions	97	99	69	96	94	81	81	87	74	84
Product Stewardship	100	100	100	100	100	100	66	95	100	62
Social Dimension	93	89	89	87	73	79	69	70	71	65
Occupational Health & Safety	100	99	100	85	100	95	88	88	83	57
Customer Relationship Management	100	58	100	100	37	100	100	NAP	33	66
Human Capital Development	100	100	88	87	65	76	68	92	84	88
Human Rights	89	89	81	81	85	86	69	80	50	71
Labor Practice Indicators	93	80	85	92	60	54	60	61	80	35
Privacy Protection	98	98	98	96	81	51	81	82	67	54
Talent Attraction & Retention	80	83	81	76	65	79	61	30	85	56

Performance on Most Material Criteria

The most material criteria in each sustainability dimension are selected by judging their likelihood and magnitude of impact on business value drivers (growth, profitability, capital efficiency, risk profile). Industry best refers to the best company in that specific criterion, not overall.



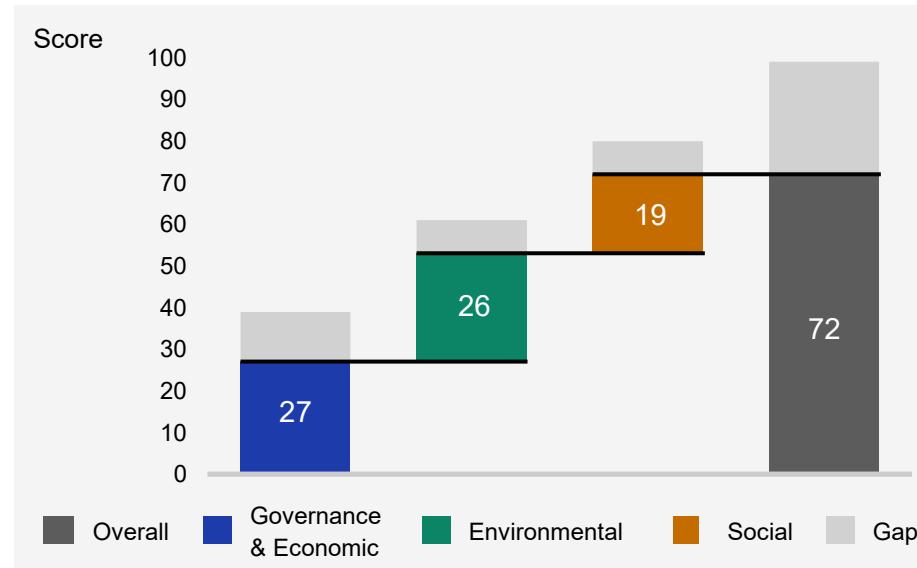
- Sample Company
- Industry average score
- Industry best score

Impact and Contributions on Total Score

On this slide you will find how your CSA Score is compiled from scores achieved for the Governance & Economic Dimension, the Environmental Dimension, and the Social Dimension.

Moreover, the table on the right indicates on Dimension and Criterion level your company's score as well as the weight within the overall Corporate Sustainability Assessment (CSA). A combination of the gap in score and the weight provides you with the potential impact on the total CSA Score which can be achieved if all gaps would have been closed

Dimensions' Contribution to the Total Score



Top 3 Strengths

1. Product Stewardship
2. Human Capital Development
3. Materiality

Top 3 Challenges

1. Talent Attraction & Retention
2. Corporate Governance
3. Climate Strategy

* Revised after announcement of 2023 CSA Scores

Note that strengths / challenges are the criteria with the smallest / biggest weighted gap relative to the industry best in the criterion.

Impact on Total Score

Dimension and Criteria	Score	Weight	Impact on Total Score
Governance & Economic Dimension	70	39	-11.7
Corporate Governance	55	7	-3.1
Tax Strategy	0	2	-2.0
Product Quality & Recall Management	45 *	3	-1.6
Innovation Management	80	6	-1.2
Supply Chain Management	83	6	-1.0
Information Security/ Cybersecurity & System Availability	52	2	-1.0
Risk & Crisis Management	79	4	-0.8
Business Ethics	93	5	-0.3
Policy Influence	85	2	-0.5
Transparency & Reporting	88	2	-0.2
Materiality	88	2	-0.2
Environmental Dimension	75	34	-8.5
Climate Strategy	59 *	7	-2.9
Biodiversity	0	2	-2.0
Environmental Policy & Management Systems	72	10	-2.0
Emissions	87	9	-1.6
Product Stewardship	100	6	0.0
Social Dimension	70	27	-8.1
Talent Attraction & Retention	30	6	-4.2
Labor Practice Indicators	61	5	-1.6
Human Rights	80	4	-0.6
Occupational Health & Safety	88	3	-0.9
Privacy Protection	82	3	-0.8
Human Capital Development	100	6	0.0
Customer Relationship Management	NAP	NAP	N/A

Governance & Economic Dimension Overview

Dimension Level Scores 2023

Company	Score	Y-o-Y
Applesauce Inc	90	+4
Bruschetta PLC.	88	-2
Coffee Holdings Co.	88	+2
Dumplings Financials Ltd.	87	+2
Enchilada S.p.A	84	+4
Your company and closest peers		
Falafel Bank	72	+15
Guacamole Transport Ltd.	71	+12
Sample Company here	70	-2
Hummus Technology Corporation	69	-1
Lasagna Automotives	68	+9

Criteria Level Scores

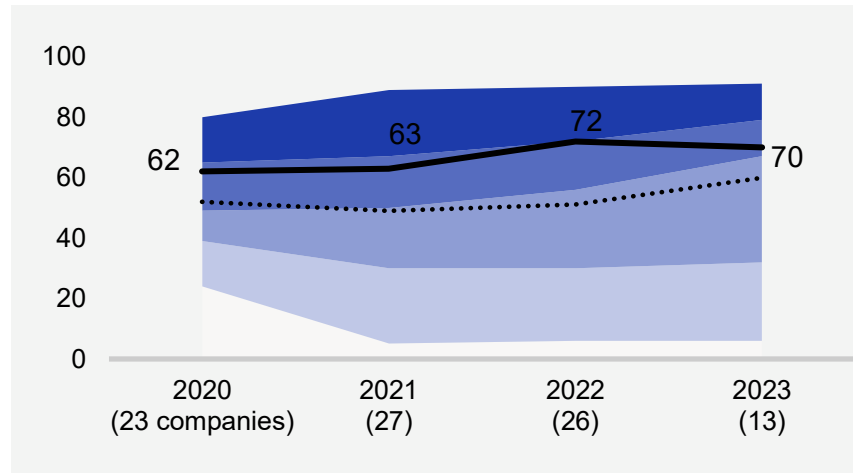
Dimension and Criteria	Weight	Score	Y-o-Y	Quartile
Governance & Economic Dimension	39	70	-2	●●●●
Transparency & Reporting ‡	2	88	0	●●●●
Corporate Governance	7	55	+2	●●●
Materiality	2	88	+7	●●●●
Risk & Crisis Management #	4	79	0	●●●●
Business Ethics	5	93	+5	●●●●
Policy Influence	2	85	+11	●●●●
Supply Chain Management	6	83	-1	●●●●
Tax Strategy	2	0	0	●
Information Security/ Cybersecurity & System Availability	2	52	-5	●●●●
Innovation Management	4	80	+10	●●●●
Product Quality & Recall Management	3	45	+20	●●●●

As of 2022, CSA Scores are published throughout the year; please refer to the first page to learn more about your peer group covered in this report.

Criterion changed in 2023

‡ Criterion introduced in 2023

Dimension Score 2020–2023: Company vs. Industry



— Company score
 ●●● Industry average
 ●●●● Top quartile
 ●●● Middle quartile
 ● Bottom quartile

Media & Stakeholder Analysis

For more details on the MSA Methodology, please see the [MSA Methodology Guidebook](#)

Overview

Total Score Impact	-6 out of 100
Impacted Criteria	Impact on Criteria Scores
Business Ethics	-35
Customer Relationship Management	-40

Methodology

The Media & Stakeholder Analysis (MSA) forms an integral part of S&P Global's Corporate Sustainability Assessment (CSA) and enables to monitor companies' sustainability performance on an ongoing basis by assessing current controversies with potentially negative reputational or financial impacts.

MSA consists of:

- Screening of global media sources by RepRisk, a leading business intelligence provider specializing in environmental, social and governance (ESG) issues.
- Identification of cases that might have financial or reputational damages to the company and / or negative impacts on stakeholders or the environment.
- CSA score adjustment based on evaluation of impact rating, company response rating and selected CSA criteria.

Case Description

Case Name	Subsidiary of Sample Company's misrepresentation of risks related to funds
Impact Rating	Major
Company Response Rating	Adequate communication, appropriate measures publicly disclosed
Impacted Criteria	Business Ethics, Customer Relationship Management
Case Description	On January 1, 2021, The U.S. Department of Justice ("DOJ") and the US Securities and Exchange Commission (SEC) charged Falafel Bank, a wholly-owned subsidiary of Sample Company, and five portfolio managers for committing fraud by misrepresenting the risks posed by funds. Sample Company agreed to pay USD 150.5 million to the DOJ, USD 565 million as a penalty to the SEC and approximately USD 8 billion in restitution to the victims. Sample Company pleaded guilty and is also prohibited from providing advisory services for the next five years. Sample Company plans to exit from these fund services.

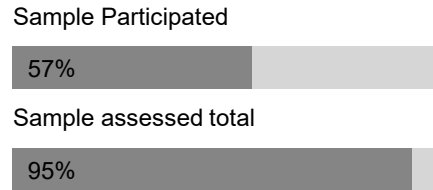
Summary: Major Gaps* Compared to Expected Practice

Dimension	Criterion	Question	Score	Major Gap Description
Governance & Economic	Corporate Governance	1.2.2 Board Type	20	The board has a high number of non-executive directors on the board, but none are considered independent
Governance & Economic	Corporate Governance	1.2.3 Non-Executive Chairperson/ Lead Director	30	Ms Jane is the non-executive chairman of the Sample Company. However, she is not considered independent
Environmental	Environmental Policy & Management Systems	2.1.4 Return on Environmental Investments	0	No quantitative disclosure on return on environmental investments data
Environmental	Water	2.3.4 Ultra-Pure Water Usage	20	Limited disclosure on ultra pure water usage data. Hence, the trend could not be calculated. Also, no annual target is set
Social	Labor Practice Indicators	3.2.5 Gender Pay Indicators	0	No gender pay assessments are conducted by the company

* A Major Gap is indicated for questions where the company achieved 30% or less of the possible score.

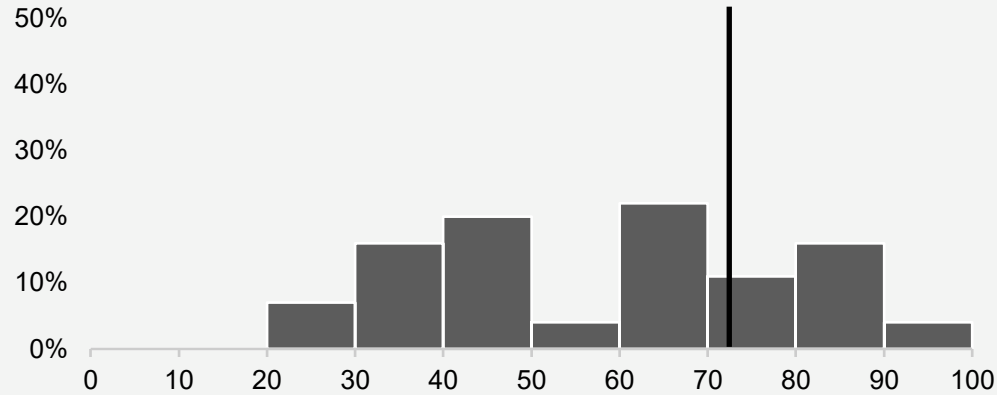
Industry– Total Score, Market Cap, Participation

Share of Sample Industry's Market Capitalization covered in the CSA

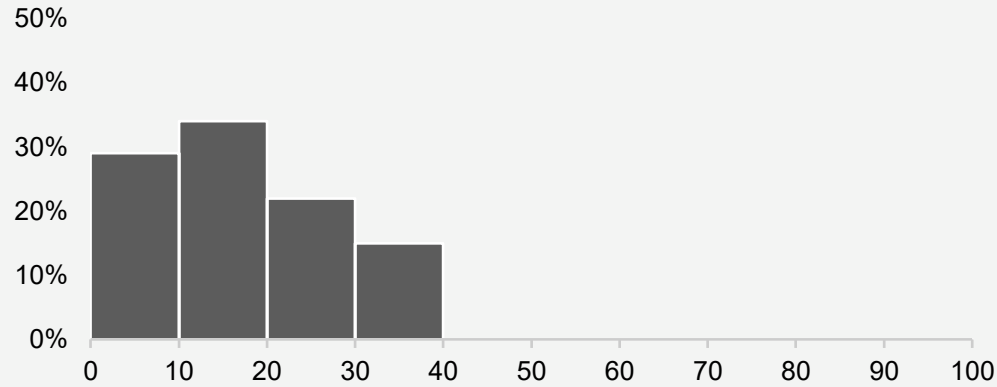


164 companies from this industry were invited to participate in 2023.

Score Distribution for Companies Actively Participating in the CSA



Score Distribution for Companies Assessed Based on Public Data



Company score

Descriptive Value	Companies Actively Participating	Companies Assessed Based on Public Data
Average score	58	22
Median Score	61	21

Regions	Companies Actively Participating	Companies Assessed Based on Public Data
Total number of companies analysed	45	95
North America	10	23
South & Central America	0	0
Europe	8	5
Japan	10	14
Australia and New Zealand	0	0
Asia (excl. Japan)	17	53
Other	0	0

Report Guidance

Please click on the text to go directly to that section.

[How to Interpret the Gap Analysis](#)

[How to Interpret Peer Group Distribution](#)

[How to Interpret the Histograms](#)

How to Interpret the Gap Analysis

Dimension and Criterion
Question Number (Specific to Industry)
Question name
Question has a score below 30

Environmental Dimension Waste **2.3.1 Waste Disposal (Major Gap)**

Aspects	Focus and Expected practice	Assessment
Target	Annual target set for total waste disposed should be consistent and credible	
	Annual target achieved for total waste disposed	
Coverage	High coverage of data for total waste disposed	
Verification	Total waste disposed data verified by a third party	The total waste disposed is not verified by third party
Public Reporting	Waste disposed data is publicly reported	
Trend	Decreasing trend of normalized total waste disposed over the last three/four years	The company has registered a decreasing trend of normalized total waste disposed over the last four years, however the decrease is below the threshold

Peer Practice example for the identified gap
 Find more peer practices and disclaimer [here](#).

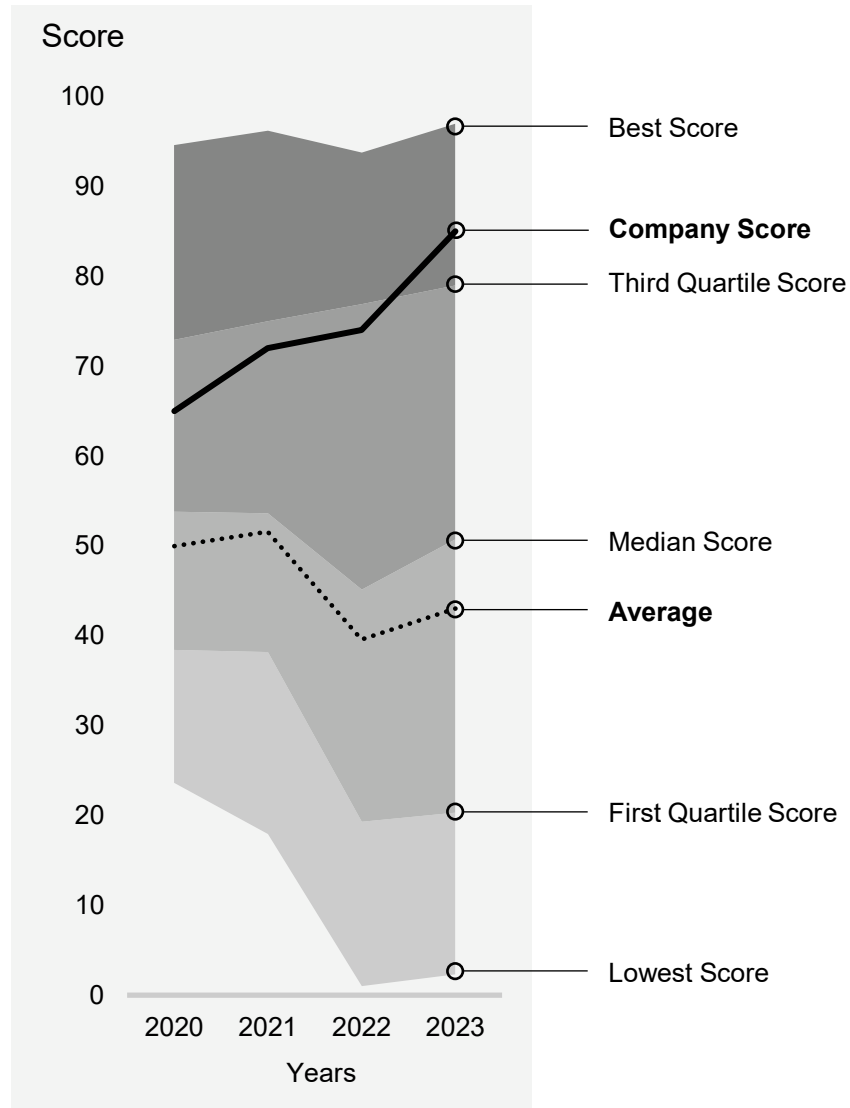
Peer Practices are provided to illustrate good business practice in areas related to the questions in the Corporate Sustainability Assessment (CSA). They do not offer advice or guarantees for future assessments and may be subject to change in the event that S&P Global updates the CSA Methodology. The Peer Practices were chosen randomly from companies that scored above 90 points on a specific question. Our opinion on the chosen Peer Practices might change anytime.

Assessment focus icon for maximum points. In this case for trend of key indicators.

If the company received partial or no points, the reason will be explained in the assessment column.

Company specific information based on S&P Global's assessment of the company's answer/available information

How to Interpret the Peer Group Distribution



Interpretation of this example

Over the four year period the company's score improved substantially and the company moved from being in the peer group quartile above the median into the top quartile (25% best performing companies). At the same time the average score in the industry dropped and the median and best score values stayed more or less constant with a drop in year 2022. The scores of companies in the top quartile also moved closer together, while the range of scores of the companies in the quartiles above and below the median widened.

Detailed Results

Please click on the text to go directly to that section.

Economic Dimension Overview

[Transparency & Reporting](#)

[Corporate Governance](#)

[Materiality](#)

[Risk & Crisis Management](#)

[Business Ethics](#)

[Policy Influence](#)

[Supply Chain Management](#)

[Tax Strategy](#)

[Information Security/ Cybersecurity & System Availability](#)

[Innovation Management](#)

[Product Quality & Recall Management](#)

Environmental Dimension Overview

[Environmental Policy & Management Systems](#)

[Emissions](#)

[Product Stewardship](#)

[Biodiversity](#)

[Climate Strategy](#)

Social Dimension Overview

[Labor Practice Indicators](#)

[Human Rights](#)

[Human Capital Development](#)

[Talent Attraction & Retention](#)

[Occupational Health & Safety](#)

[Customer Relationship Management](#)

[Privacy Protection](#)

Detailed Results – Economic Dimension

Please click on the text to go directly to that section.

[**Economic Dimension Overview**](#)

[Transparency & Reporting](#)

[Corporate Governance](#)

[Materiality](#)

[Risk & Crisis Management](#)

[Business Ethics](#)

[Policy Influence](#)

[Supply Chain Management](#)

[Tax Strategy](#)

[Information Security/ Cybersecurity & System Availability](#)

[Innovation Management](#)

[Product Quality & Recall Management](#)

Dimension Overview

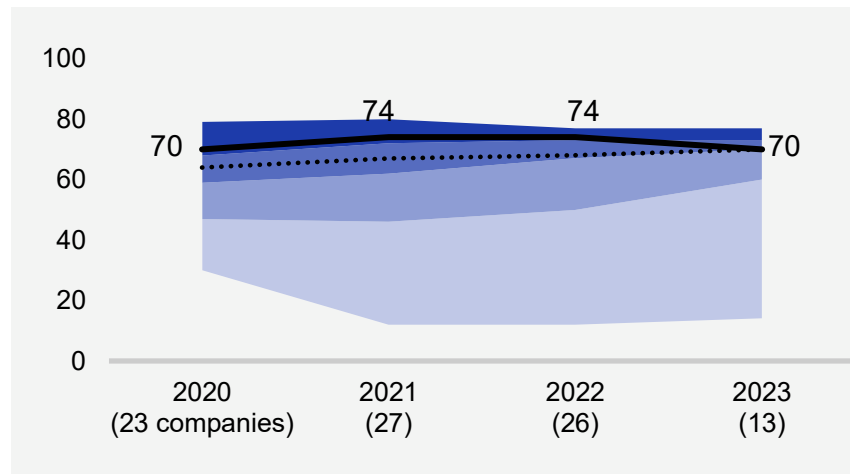
Dimension Level Scores 2023

Company	Score	Y-o-Y
Applesauce Inc	90	+4
Bruschetta PLC.	88	-2
Coffee Holdings Co.	88	+2
Dumplings Financials Ltd.	87	+2
Enchilada S.p.A	84	+4
Your company and closest peers		
Falafel Bank	72	+15
Guacamole Transport Ltd.	71	+12
Sample Company here	70	-4
Hummus Technology Corporation	69	-1
Lasagna Automotives	68	+9

Criteria Level Scores

Dimension and Criteria	Weight	Score	Potential Impact on Total Score	Industry best vs. company and average score
Governance & Economic Dimension	39	70	11.7	
Transparency & Reporting ‡	2	88	0.2	
Corporate Governance	7	55	3.1	
Materiality	2	88	0.2	
Risk & Crisis Management #	4	79	0.8	
Business Ethics	5	93	0.3	
Policy Influence	2	85	0.3	
Supply Chain Management	6	83	1.0	
Tax Strategy	2	0	2	
Information Security/ Cybersecurity & System Availability	2	52	1	
Innovation Management	4	80	1.2	
Product Quality & Recall Management	3	45	1.6	

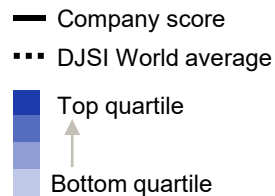
Dimension Score 2020–2023: Company vs. Industry



As of 2022, CSA Scores are published throughout the year; please refer to the first page to learn more about your peer group covered in this report.

Criterion changed in 2023

‡ Criterion introduced in 2023



Information Security/ Cybersecurity & System Availability Risks & Opportunities: Impact on Enterprise Value Creation

Impact

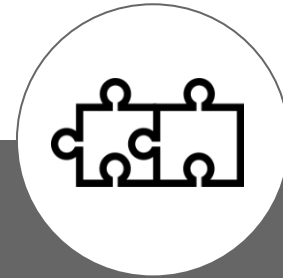
- Risk Exposure
- Profitability



Rationale

Due to the current trend of digitization, including but not limited to cloud computing, online marketplaces and payments etc., it is crucial that access to network, IT systems and data is always assured. As a result, lower than agreed upon system performance or service disruptions can result in higher costs and reputational risk for companies. The main risks stem from technical failure, human error, malicious attacks, weather events, natural disasters or terrorist attacks. Managing such risks, including contingency plans, is crucial to ensuring business continuity.

Over the past decade, the number of information security breaches has been growing exponentially. The many incidents and their related costs have shown that information security/cybersecurity has become a financially material issue which has to be managed diligently to protect corporate value.



CSA approach

Cyber Security concerns the ability of companies to prevent the failure of IT systems, networks, programmes and devices due to cybersecurity incidents and digital attacks. The approach focuses on:

- Engagement of board of directors and executive management in the information security /cybersecurity strategy and review process
- Implementation of policies and procedures for all employees
- Managing risks, including contingency plans, and measures such as escalation mechanisms, incident response procedures, vulnerability analysis and analysis of breaches.
- Public disclosure of the information related to IT Security/Cybersecurity Governance



Performance indicators

- Board member experience/background in information security/cybersecurity and its membership in the committee which oversees the cyber security strategy
- Public reporting of the Executive Management Responsibility including role or function
- Reporting on internal availability of information security/cyber security policy, awareness trainings, clear escalations process and is part of employee performance evaluation
- Incident response procedures, certification, external verification and third-party vulnerability analysis of information security management system
- Reporting on the total number of information security breaches.

Criterion Overview

Criterion Level Scores 2023

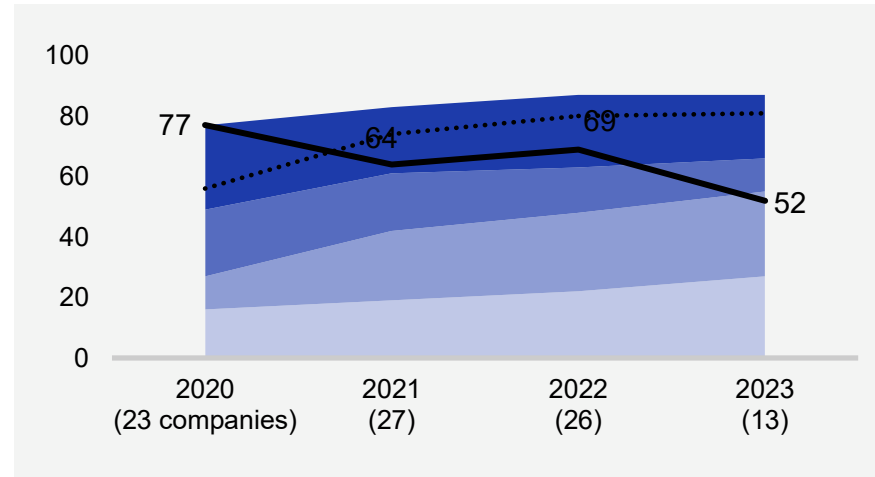
Company	Score	Y-o-Y
Applesauce Inc	94	+7
Bruschetta PLC.	93	+20
Coffee Holdings Co.	93	-2
Dumplings Financials Ltd.	92	+7
Enchilada S.p.A	85	0
Your company and closest peers		
Falafel Bank	53	-1
Guacamole Transport Ltd.	52	0
Sample Company here	52	-17
Hummus Technology Corporation	52	+20
Lasagna Automotives	50	-7

Criterion Questions

Question Number	Question	Weight	Score	Y-o-Y	Average score	Weighted gap criterion score
1.8.1	IT Security/ Cybersecurity Governance	35	38	-	19	-18.6
1.8.2	IT Security/ Cybersecurity Measures	25	60	=	51	0.0
1.8.3	IT Security/ Cybersecurity Process & Infrastructure	40	18	+	12	-24.6

As of 2022, CSA Scores are published throughout the year; please refer to the first page to learn more about your peer group covered in this report.

Criterion Score 2020–2023: Company vs. Industry



— Company score
 ... DJSI World average
 ■ Top quartile
 ■ Bottom quartile

1.8.1 IT Security/ Cybersecurity Governance

Question Score	38
Weight /CSA Score	0.34%
Y-o-Y Change	-3
Average Score	19
Highest Score	93

Question

Are the board of directors and executive management engaged in the information security /cybersecurity strategy and review process?

Standards & Frameworks

This question is not aligned with any standard or framework.

Question Rationale

Due to the current trend of digitization, including but not limited to cloud computing, online marketplaces, and payments, etc., it is crucial that access to networks, IT systems, and data is assured at all times. As a result, lower than agreed upon system performance or service disruptions can result in higher costs and reputational risk for companies. The main risks stem from technical failure, human error, malicious attacks, weather events, natural disasters, or terrorist attacks. Managing such risks, including contingency plans, is crucial to ensuring business continuity.

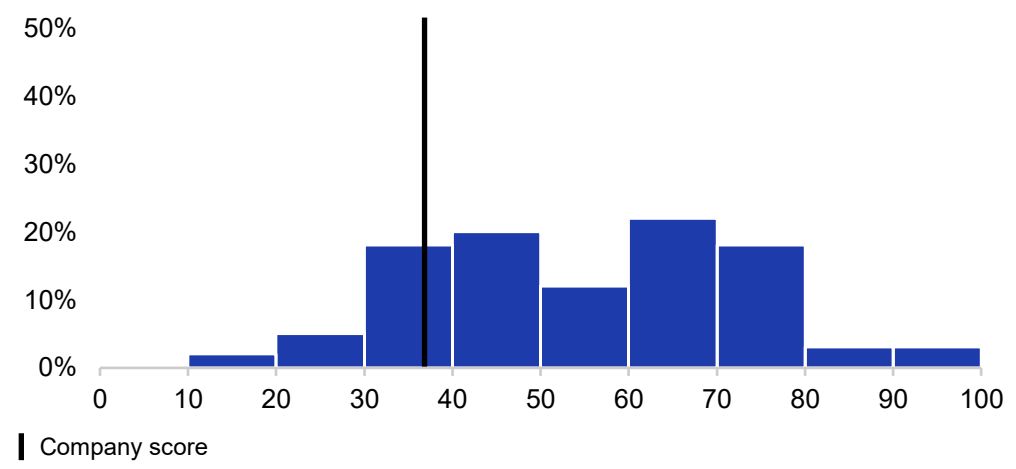
Over the past decade, the number of information security breaches has grown exponentially with some attacks reaching unprecedented scales and the cyber threat landscape continues to grow and evolve, abusing existing and new technologies and exploiting vulnerable users. These incidents and the related costs have shown that information security/cybersecurity has become a financially material issue that must be diligently managed to protect corporate value. The costs of cyberattacks are manifold and can impact the company in different ways. Internal costs are operational costs and relate to dealing with cybercrime and incidence prevention. External costs include the consequences of the cyber-attack such as the loss or theft of sensitive information, operations' disruption, fines and penalties, infrastructure damage, or revenue losses due to loss of customers. Thus, ensuring the security and resilience of networks and information systems is critical.

All boards should have the ability to understand cyber threats and assess management's capability of dealing with Cyber-related issues according to the National Association of Corporate Directors (NACD). However, also senior executives, like CISO, CSO or CIO, must have the necessary leadership, operational and strategic skills to understand and face the risk. A cyber-risk committee would have the role to encourage both the board and executives to give cyber-security issues a high priority and to prioritize them with strong oversight.








The question focuses on whether the company has the appropriate governance to prevent IT system failures ad major information security/cybersecurity incidents.

5% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Score Distribution for All Assessed Companies



1.8.1 IT Security/ Cybersecurity Governance

Aspects	Focus and Expected practice	Assessment
Involvement of board in the information security strategy	 Engagement of the board of directors in the review of information security/cybersecurity strategy and relevant experience in previously held positions of the responsible board member(s)	 The company has stated in its response that the board of directors is engaged in the information security/cybersecurity strategy and review process. However, no director has relevant experience
	 Board member's membership in the cyber security/information security committee	 <i>The company has reported that 'Daniel Clark' is responsible for Cyber Security. However, this was not accepted since the person does not have relevant experience such as working experience in a technology sector company. Hence, the company's response was not accepted along with the membership in the committee.</i>
Executive Management Responsibility	 Chief Information Security Officer (CISO) / Chief Security Officer (CSO) is appointed within the Executive Management team for overseeing cybersecurity in the company	 Chief Technology Officer is appointed within the executive management team for overseeing cybersecurity in the company.
	 Public reporting on the executive level responsibility for IT Security / Cybersecurity	






Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **All aspects**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=21>

source: Sustainability Report 2022, Page 21 under the header "Information Security"

Find more peer practices and disclaimer [here](#).

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

1.8.2 IT Security/ Cybersecurity Measures

Question Score	60
Weight /CSA Score	0.23%
Y-o-Y Change	0
Average Score	51
Highest Score	100

40% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

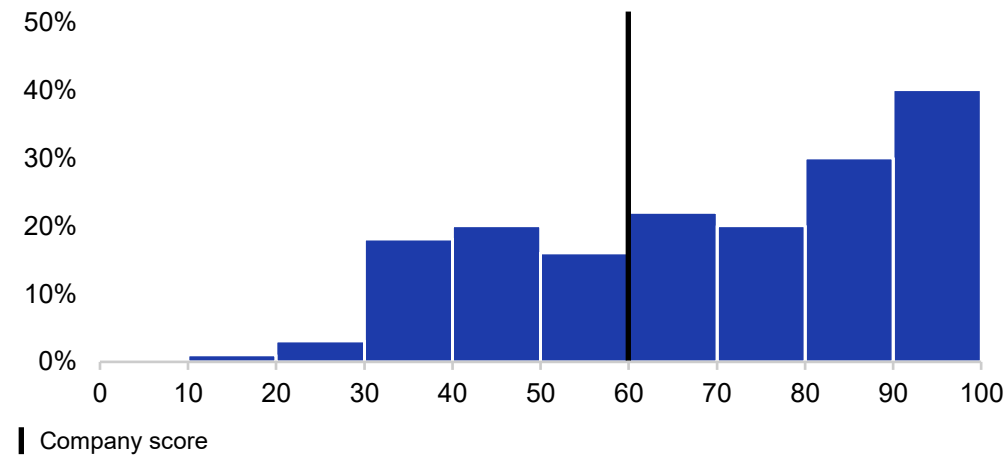
Question

Have you implemented policies and procedures for all employees in order to ensure that they are aware of threat issues and the importance of information security/cybersecurity?

Standards & Frameworks

IRIS+ - OI5102

Score Distribution for All Assessed Companies



Question Rationale

Due to the current trend of digitization, including but not limited to cloud computing, online marketplaces, and payments, etc., it is crucial that access to networks, IT systems and data is assured at all times. As a result, lower than agreed upon system performance or service disruptions can result in higher costs and reputational risk for companies. The main risks stem from technical failure, human error, malicious attacks, weather events, natural disasters or terrorist attacks. Managing such risks, including contingency plans, is crucial to ensuring business continuity. Over the past decade, the number of information security breaches has grown exponentially with some attacks reaching unprecedented scales and the cyber threat landscape continues to grow and evolve, abusing existing and new technologies and exploiting vulnerable users. These incidents and the related costs have shown that information security/cybersecurity has become a financially material issue that must be diligently managed to protect corporate value. The costs of cyberattacks are manifold and can impact the company in different ways. Internal costs are operational costs and relate to dealing with cybercrime and incidence prevention. External costs include the consequences of the cyber-attack such as the loss or theft of sensitive information, operations' disruption, fines and penalties, infrastructure damage or revenue losses due to loss of customers. Thus, ensuring the security and resilience of networks and information systems is critical. The question assesses what security measures are in place to ensure employees are aware of threat issues and the importance of information security/cybersecurity.






1.8.2 IT Security/ Cybersecurity Measures

Aspects	Focus and Expected practice	Assessment
Security measures	 Internal availability of information security/cyber security policy to employees 	
	 Information security/cyber security awareness training 	
	 Clear escalation process in place for employees 	
	 Information security/cyber security is part of employee performance evaluation (e.g. disciplinary actions) 	 The company does not have Information security/cyber security policies linked with employee performance evaluation

Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)
 Aspect-source: **Information security/cyber security is part of employee performance evaluation** - <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=30>
 Sustainability Report 2022, Page 30 under the header “Information Security”

Find more peer practices and disclaimer [here](#).

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

1.8.3 IT Security/ Cybersecurity Process & Infrastructure (Major Gap)

Question Score	18
Weight /CSA Score	0.26%
Y-o-Y Change	+5
Average Score	12
Highest Score	88

45% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Expected Practice Change
The redesigned question requires additional disclosure on information security/ cybersecurity breaches.

Question

This question assesses if companies have the right processes in place to prevent IT system interruptions and cyberattacks and if they are well-prepared to react in case of such events.

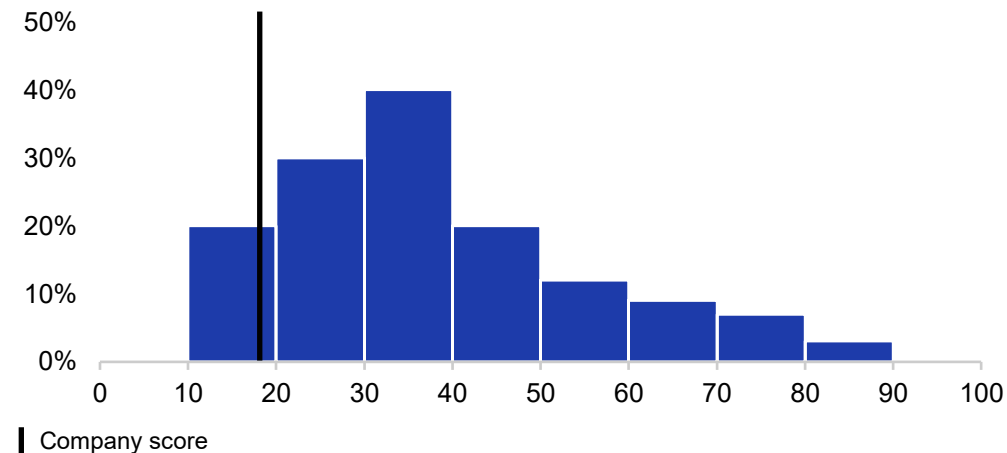
Standards & Frameworks

This question is not aligned with any standard or framework.









Question Rationale






Due to the current trend of digitization, including but not limited to cloud computing, online marketplaces and payments, etc., it is crucial that access to networks, IT systems and data is assured at all times. As a result, lower than agreed upon system performance or service disruptions can result in higher costs and reputational risk for companies. The main risks stem from technical failure, human error, malicious attacks, weather events, natural disasters or terrorist attacks. Managing such risks, including contingency plans, is crucial to ensuring business continuity. Over the past decade, the number of information security breaches has grown exponentially with some attacks reaching unprecedented scales and the cyber threat landscape continues to grow and evolve, abusing existing and new technologies and exploiting vulnerable users. These incidents and the related costs have shown that information security/cybersecurity has become a financially material issue that must be diligently managed to protect corporate value. The costs of cyberattacks are manifold and can impact the company in different ways. Internal costs are operational costs and relate to dealing with cybercrime and incidence prevention. External costs include the consequences of the cyber-attack such as the loss or theft of sensitive information, operations' disruption, fines and penalties, infrastructure damage or revenue losses due to loss of customers. Thus, ensuring the security and resilience of networks and information systems is critical. The question focuses on how well companies are prepared to prevent major IT infrastructure and information security/cybersecurity incidents and if they can react appropriately in the event of such events.

Score Distribution for All Assessed Companies









1.8.3 IT Security/ Cybersecurity Process & Infrastructure (Major Gap)

Aspects	Focus and Expected practice	Assessment
Incident response	 Business continuity/contingency plans and incident response procedures in place and tested at least semi-annually	 The company has business continuity plans and incident response procedures in place, but the testing frequency is less than yearly or not specified  <i>The company has reported that the full testing is done every 2-3 years on page, 30 IT Continuity Plan document. Hence, the company's response for the business contingency plans tested at least semi-annually was modified to ' frequency is less than yearly or not specified.</i>
Certification	  Information security management system certified to ISO 27001, NIST or similar	 The information security management system is not certified to ISO 27001, NIST, or similar
External verification and vulnerability analysis	 External verification of the IT infrastructure/ information security management systems, with letter of opinion of the external auditors issued during the latest fiscal year	 The company has provided supporting document for audits. However, the audit is done with an internal SoD check tool and the help of an external consulting firm. This not sufficient to accept the external verification. The expectation is to have the complete verification of the IT infrastructure done by third parties with a letter of opinion

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

1.8.3 IT Security/ Cybersecurity Process & Infrastructure (Major Gap)

Aspects	Focus and Expected practice	Assessment
External verification and vulnerability analysis <i>(continued)</i>	 Third-party vulnerability analysis conducted to assure the security of the IT infrastructure/information security management systems	 The company has conducted third-party vulnerability analysis
	 The company has conducted simulated hacker attacks as part of third-party vulnerability analysis	 The company has not conducted simulated hacker attacks to assure the security of the IT infrastructure/information security management systems
Breaches	 Total number of information security breaches reported for the last fiscal year	 No data is reported on the total number of information security breaches and total number of clients, customers and employees affected by the breaches for the last fiscal year
	Total number of clients, customers and employees affected by the breaches reported for the last fiscal year	






Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect-source: **Breaches**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=50>

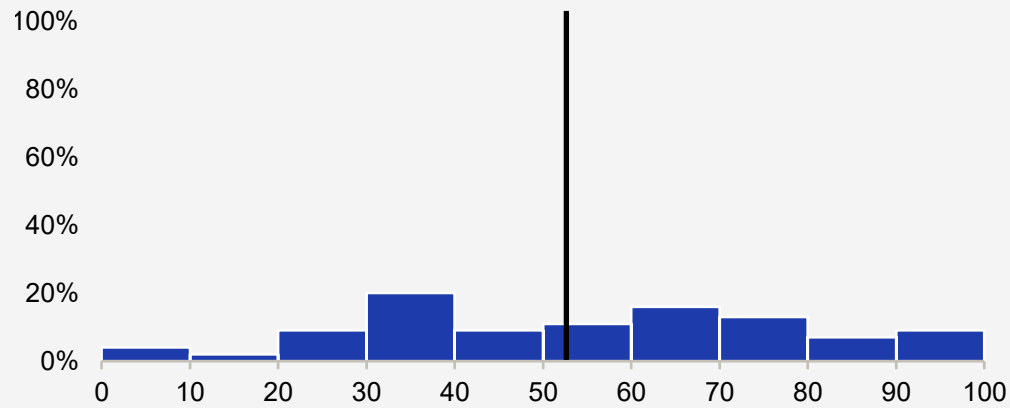
Sustainability Report 2022, Page 50 under the header “Information Security”

Find more peer practices and disclaimer [here](#).

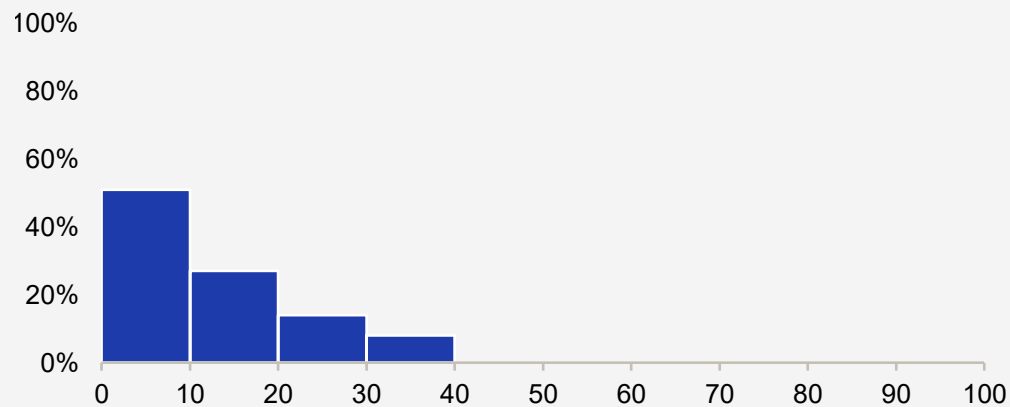
-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

Criteria Score Distribution – Sample Industry

Score Distribution for Companies Actively Participating in the Assessment



Score Distribution for Companies Assessed based on Public Data



Company score

Descriptive Value	Companies Actively Participating	Companies Analyzed based on Public Data
Average Score	54	16
Median Score	52	15
Percentage of companies in the industry for which Not Applicable was accepted for this criterion	0%	0%
Number of companies analyzed	45	95

Detailed Results – Environmental Dimension

Please click on the text to go directly to that section.

[Environmental Dimension Overview](#)

[Environmental Policy & Management Systems](#)

[Emissions](#)

[Product Stewardship](#)

[Biodiversity](#)







[Climate Strategy](#)

Dimension Overview

Dimension Level Scores 2023

Company	Score	Y-o-Y
Applesauce Inc	96	-3
Bruschetta PLC.	95	-1
Coffee Holdings Co.	90	+7
Dumplings Financials Ltd.	88	0
Enchilada S.p.A	88	+1
Your company and closest peers		
Falafel Bank	81	-4
Guacamole Transport Ltd.	77	+12
Sample Company here	75 *	+8
Hummus Technology Corporation	74	+14
Lasagna Automotives	73	-5

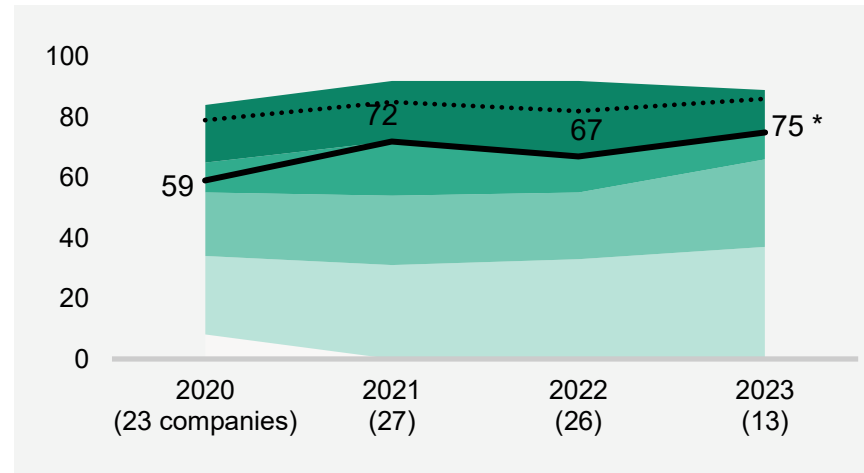
Criteria Level Scores

Dimension and Criteria	Weight	Score	Potential Impact on Total Score	Industry best vs. company and average score
Environmental Dimension	34	75 *	8.5	
Environmental Policy & Management Systems	10	72 *	2.0	
Emissions	9	87	1.2	
Product Stewardship	6	95	0.3	
Biodiversity	2	0	2	
Climate Strategy	7	59 *	2.9	

As of 2022, CSA Scores are published throughout the year; please refer to the first page to learn more about your peer group covered in this report.

* Revised after announcement of 2023 CSA Scores

Dimension Score 2020–2023: Company vs. Industry



- Company score
- ... DJSI World average
- Top quartile
- Middle quartile
- Bottom quartile

Environmental Policy & Management Systems

Risks & Opportunities: Impact on Enterprise Value Creation

Impact

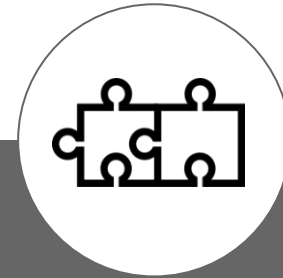
- Risk Exposure
- Growth



Rationale

Environmental Management System (EMS) refers to the management of an organization's environmental programs in a comprehensive, systematic, planned and documented manner.

The companies that have adopted an EMS as a management tool are more likely to improve their environmental performance in a cost-effective way and to reduce the risk of incurring fines or penalties for not complying with environmental legislation.



CSA approach

The focus is on:

- Organizational structure, planning and resources to develop environmental programs
- Procedure for the implementation and management of the company's policy on environmental resource management.
- Certification/Audit/Verification of the Environmental Management System
- Majority of the questions in the environmental policy & management systems criteria require information in the public domain.



Performance indicators

- Public reporting on Environmental Policy & Commitments
- Coverage of Environmental Management Policy
- Scope of Corporate Environmental Requirements/ Guidelines
- Environmental Management System verified through international standards
- Public reporting on financial data related to environmental projects and programs, reporting on investments, expenses, savings and percentage of operations covered
- Public reporting on significant fines or penalties related to environmental or ecological issues
- Public availability of EIA/ SIA results.

Criterion Overview

Criterion Level Scores 2023

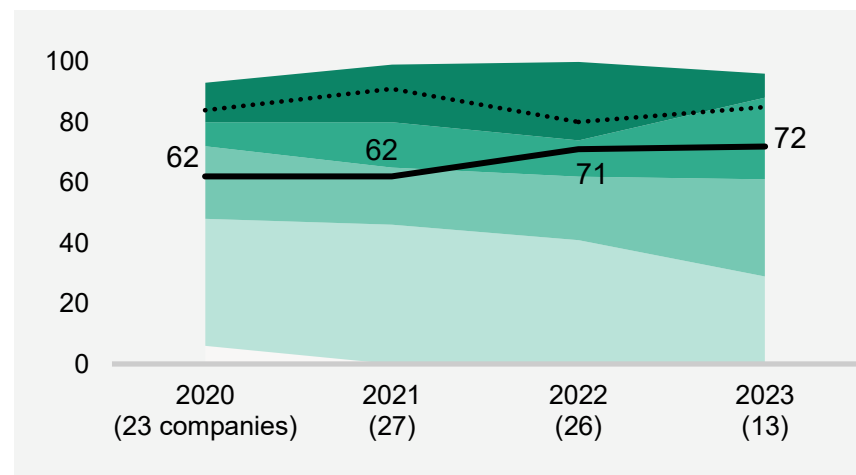
Company	Score	Y-o-Y
Applesauce Inc	100	0
Bruschetta PLC.	99	-1
Coffee Holdings Co.	99	-1
Dumplings Financials Ltd.	97	+15
Enchilada S.p.A	95	-5
Your company and closest peers		
Falafel Bank	73	+3
Guacamole Transport Ltd.	73	-1
Sample Company here	72	+1
Hummus Technology Corporation	68	-6
Lasagna Automotives	66	-6

Criterion Questions

Question Number	Question	Weight	Score	Y-o-Y	Average score	Weighted gap criterion score
2.2.1	Environmental Policy & Commitments	10	78	=	39	-2.2
2.2.2	Coverage of Environmental Management Policy	27	80	=	45	0.0
2.2.3	EMS: Certification/ Audit/ Verification	27	50	=	53	0.0
2.2.4	Return on Environmental Investments	18	0	=	16	-18.0
2.2.5	Environmental Violations	18	55	=	42	-4.5

As of 2022, CSA Scores are published throughout the year; please refer to the first page to learn more about your peer group covered in this report.

Criterion Score 2020–2023: Company vs. Industry



— Company score
 ... DJSI World average
 ■ Top quartile
 ■ Middle quartile
 ■ Bottom quartile

2.2.1 Environmental Policy & Commitments

Question Score	78
Weight /CSA Score	0.36%
Y-o-Y Change	0
Average Score	39
Highest Score	100

17% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

To ensure a successful implementation of a reliable and robust Environmental Management System (EMS), key organisational elements as well as high level commitments need to be defined in a public policy. Does your company have a public environmental policy which covers the following elements of an Environmental Management System?

Standards & Frameworks

IRIS+ - OD4091, OD4108, OI1984, OI3943, OI4136, OI4531

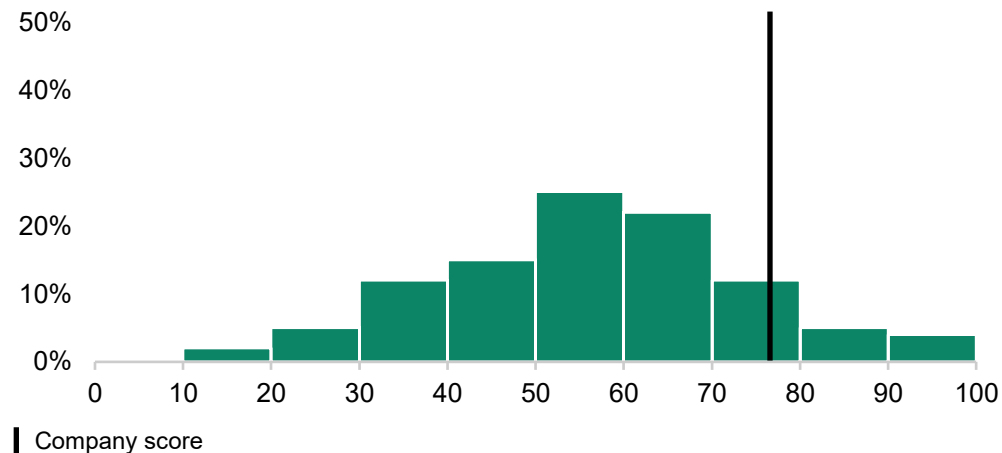
UNGC Questionnaire - E1, E1.1, E3, G2, G4

Question Rationale






Environmental Management System (EMS) and related public policies are an important indicator of a company's preparedness and commitment to measure and reduce the environmental impact of its operations. Companies that have adopted an environmental policy as a management tool are more likely to improve their environmental performance in a structured and systematic way.






This question identifies the critical elements of Environmental Management System (EMS) as well as commitments that are defined in the group-wide, public environmental policy.

Score Distribution for All Assessed Companies



2.2.1 Environmental Policy & Commitments

Aspects	Focus and Expected practice	Assessment
Environmental Commitments	 The publicly available environmental policy covers the following aspects:	
	<ul style="list-style-type: none"> Board of directors defined as the highest committing decision-making body for commitment and oversight to implementation of environmental management policy and/or performance 	 Executive management is the highest committing decision-making body
	<ul style="list-style-type: none"> Roles and responsibilities for implementing environmental management policy 	 The company has not reported publicly on roles and responsibilities for implementing environmental management policy  <i>No supporting information was found for roles and responsibility for implementing environmental management policy in the public domain. Hence, the company's response was not accepted.</i>
	<ul style="list-style-type: none"> Ensuring compliance with relevant environmental laws and regulations 	

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

2.2.1 Environmental Policy & Commitments

Aspects	Focus and Expected practice	Assessment
Environmental Commitments <i>(continued)</i>	 The publicly available environmental policy covers the following aspects:	
	• Commitment to continuous improvement of environmental performance	✓
	• Commitment to set targets and objectives to reduce environmental impacts	✓
	• Measures to raise internal and external stakeholders' awareness of environmental management policy and environmental impacts	✓
	• Training for employees to understand the impacts of their work activities on the environment	✓

Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **All aspects**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=50>

source: Sustainability Report 2022, Page 50 under the header “Environmental Commitments”

Find more peer practices and disclaimer [here](#).

- ✓ Full score
- ! Partial score
- ✗ Zero points
- i Additional information
- ⊖ Not applicable

2.2.2 Coverage of Environmental Management Policy

Question Score	80
Weight /CSA Score	0.29%
Y-o-Y Change	0
Average Score	45
Highest Score	100

30% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

Which parts of your operations, corporate processes and supply chain are covered by your environmental policy? All chosen options should be clearly defined in the publicly available policy (i.e. formal policies and not different sections of a report or case study).

Standards & Frameworks

CDP Forest - F-MM12.4/F-CO12.4, F-MM12.4a/F-CO12.4a

EU Taxonomy - Multiple Activities - DNSH (4)

IRIS+ - OI5102

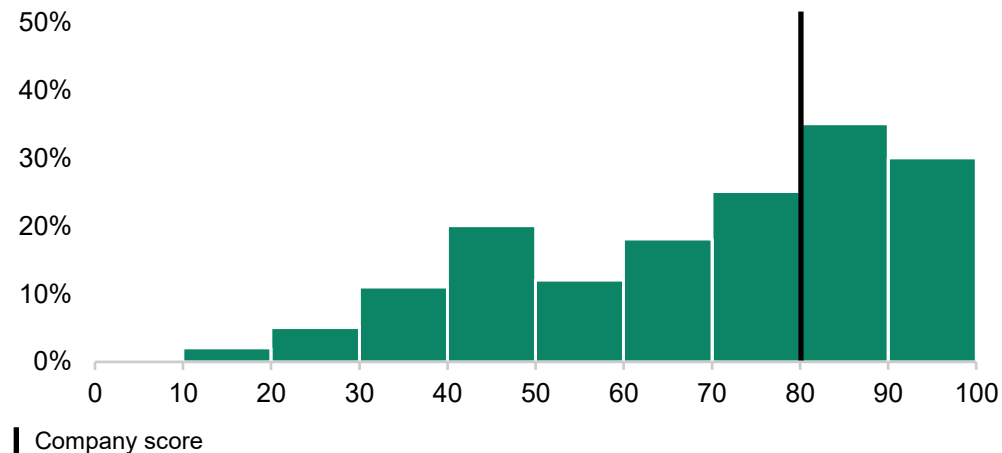
UNGC Questionnaire - E1.1

Question Rationale









Corporate environmental guidelines are an important indicator of a company's commitment to measure and reduce the environmental impact of its operations. Companies that have adopted corporate environmental guidelines as a management tool are more likely to improve their environmental performance in a structured and systematic way.






This question identifies the scope of such requirements in terms of operations, corporate processes and supply chain.

Score Distribution for All Assessed Companies






2.2.2 Coverage of Environmental Management Policy

Aspects	Focus and Expected practice	Assessment
Environmental policy	 The publicly available corporate environmental guidelines should cover at least 6 out of the 8 items below:	
	<ul style="list-style-type: none"> • Production operations and business facilities 	
	<ul style="list-style-type: none"> • Products and services 	
	<ul style="list-style-type: none"> • Distribution and logistics 	 The company's publicly available corporate environmental guidelines do not cover the distribution and logistics
	<ul style="list-style-type: none"> • Management of waste 	
	<ul style="list-style-type: none"> • Suppliers, service providers and contractors 	
	<ul style="list-style-type: none"> • Key business partners such as non-managed operations / licensees / third-party manufacturers / JV partners / outsourcing partners 	 The company's publicly available corporate environmental guidelines do not cover the key business partners such as non-managed operations / licensees / third-party manufacturers / JV partners / outsourcing partners
	<ul style="list-style-type: none"> • Due-diligence / Mergers and acquisitions, etc. 	 The company's publicly available corporate environmental guidelines do not cover the due-diligence / Mergers and acquisitions, etc.

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

2.2.2 Coverage of Environmental Management Policy

Aspects	Focus and Expected practice	Assessment
Environmental policy <i>(continued)</i>	 The publicly available corporate environmental guidelines should cover at least 6 out of the 8 items below:	
	<ul style="list-style-type: none"> • Other 	  <i>The company reported 'conserve and enhance biodiversity on lands under our responsibility maintain and enhance our environmental management system' on page 2 of the environmental policy. Hence the company's response was updated during the assessment to include this information.</i>






Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **All aspects**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=50>

source: Sustainability Report 2022, Page 50 under the header "Environmental Commitments"

Find more peer practices and disclaimer [here](#).

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

2.2.3 EMS: Certification/ Audit/ Verification

Question Score	50
Weight /CSA Score	0.39%
Y-o-Y Change	0
Average Score	53
Highest Score	100

40% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

Do your environmental management systems (EMS) or other reporting capabilities (e.g. ERP) allow you to track financial data related to environmental projects and programs at the corporate level for the entire enterprise or for any portion of your business?

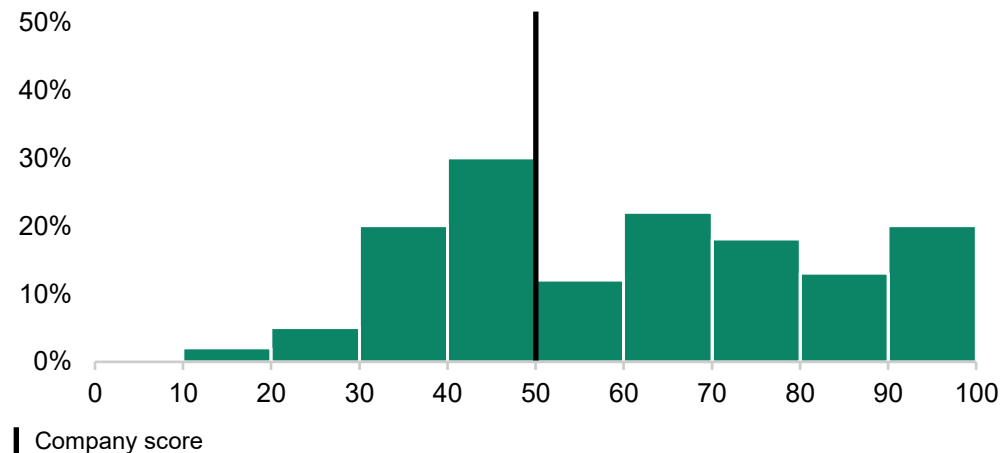
Standards & Frameworks

IRIS+ - OI1254, PD2756




Question Rationale

A verified/audited EMS reflects a company's internal and external commitment towards the monitoring of environmental data. Further, the verification process can facilitate improvements to a company's EMS, improving efficiency and coverage. Our question on audit verification focuses on identifying whether the company has implemented, verified and certified its environmental management system so as to ensure the credibility of the procedures and systems in place.

Score Distribution for All Assessed Companies



2.2.3 EMS: Certification/ Audit/ Verification

Aspects	Focus and Expected practice	Assessment
Environmental management system	 Public reporting on environmental management system is verified through international standards (e.g. ISO 14001, JIS Q 14001, EMAS certification), and covers all operations 	 100% of the company's EMS is verified through the company's internal certification






Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **Environmental management system**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=50>

source: Sustainability Report 2022, Page 50 under the header "Environmental Commitments"

Find more peer practices and disclaimer [here](#).

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

2.2.4 Return on Environmental Investments (Major Gap)

Question Score	0
Weight /CSA Score	0.28%
Y-o-Y Change	0
Average Score	16
Highest Score	50

3% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

Do your environmental management systems (EMS) or other reporting capabilities (e.g. ERP) allow you to track financial data related to environmental projects and programs at the corporate level for the entire enterprise or for any portion of your business?

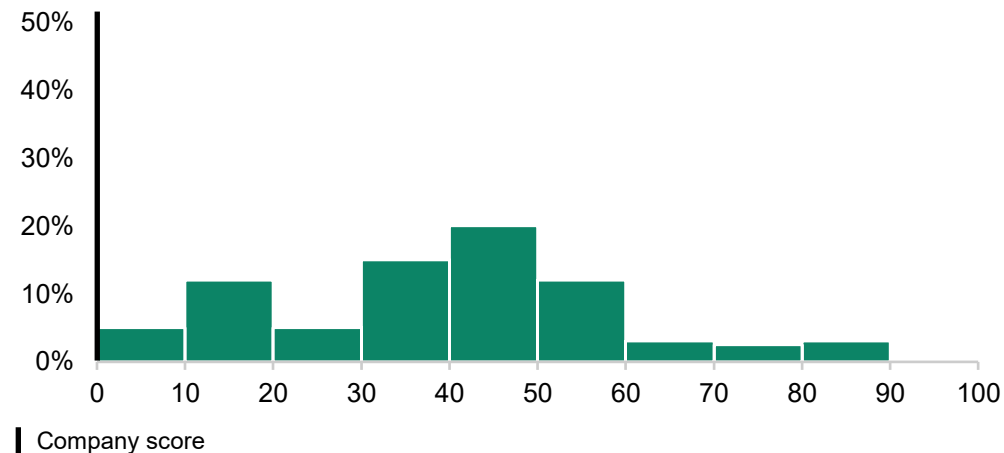
Standards & Frameworks

TCFD - Strategy b)





Question Rationale

Companies are increasingly facing constraints related to natural resources globally and to the ecosystem services provided by the regions in which they operate. A strong environmental policy and management system (EMS) is needed to ensure the company improves its environmental performance, reducing raw material consumption and preventing degradation of the environment through waste and accidents. With this question we assess the effectiveness of company's EMS financial reporting capabilities and return on investment.

Score Distribution for All Assessed Companies



2.2.4 Return on Environmental Investments (Major Gap)

Aspects	Focus and Expected practice	Assessment
Return on environmental investments	<p> Disclosure for the last four years of:</p> <ul style="list-style-type: none"> • Capital investments • Operating Expenses • Savings, cost avoidance, income, tax incentives, etc. • Percentage of operations covered 	<p> No disclosure of return on environmental investments data for the last four fiscal years</p> <p> <i>The company's response on capital investment and expenses does not include any supporting evidence and no quantitative information is provided. Therefore, the response was not accepted.</i></p>
Public Reporting	<p> Public reporting on at least one of the financial data reported related to environmental projects and programs</p>	






Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **All aspects**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=50>

source: Sustainability Report 2022, Page 50 under the header “Environmental Commitments”

Find more peer practices and disclaimer [here](#).

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

2.2.5 Environmental Violations

Question Score	55
Weight /CSA Score	0.33%
Y-o-Y Change	0
Average Score	42
Highest Score	100

52% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

Has your company paid significant fines or penalties related to the environment or ecology in the past four fiscal years?

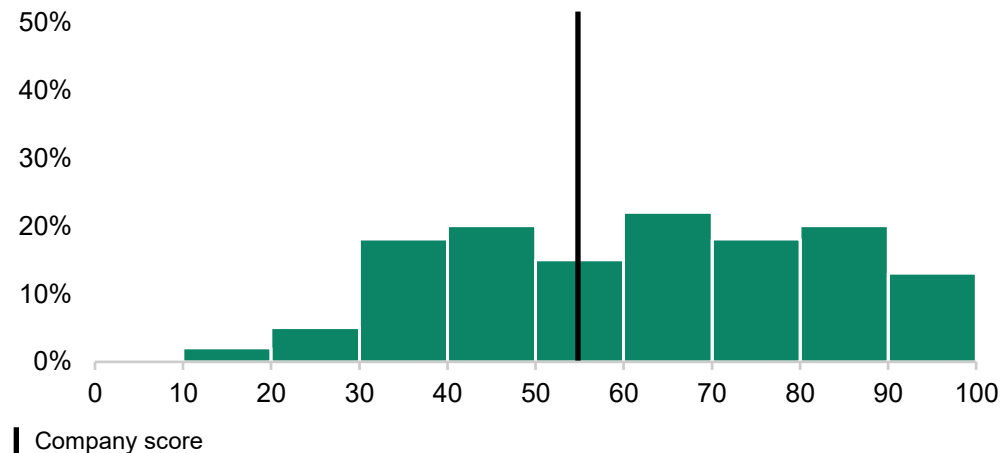
Standards & Frameworks

GISD - Amount of fines paid or payable due to settlements

GRI Disclosure - 2-27

IRIS+ - OI2165, OI7639, OI9379



Score Distribution for All Assessed Companies



Question Rationale

Companies are increasingly facing constraints related to natural resources globally and to the eco-services provided by the regions in which they operate. A strong environmental policy and management system (EMS) is needed to ensure the company improves its environmental performance, reducing raw material consumption and preventing degradation of the environment through waste and accidents. With this question we assess the effectiveness of a company's EMS by evaluating the rate of several types of negative incidents over time and their impact on business operations.

2.2.5 Environmental Violations

Aspects	Focus and Expected practice	Assessment
Environmental Violations	 Public disclosure of no significant fines (> USD \$10,000) related to environmental or ecological issues paid in the last four fiscal years	 The company paid fines of EUR 16'000 in FY 2021






Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **Environmental management system-** <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=50>

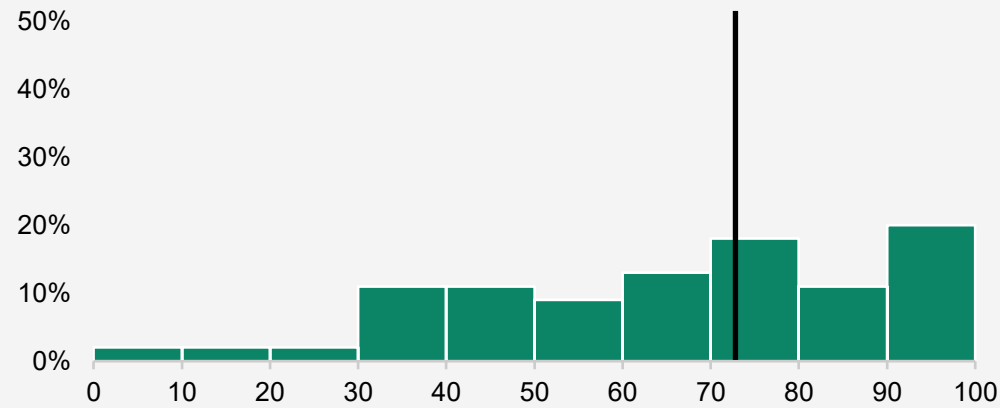
source: Sustainability Report 2022, Page 50 under the header “Environmental Commitments”

Find more peer practices and disclaimer [here](#).

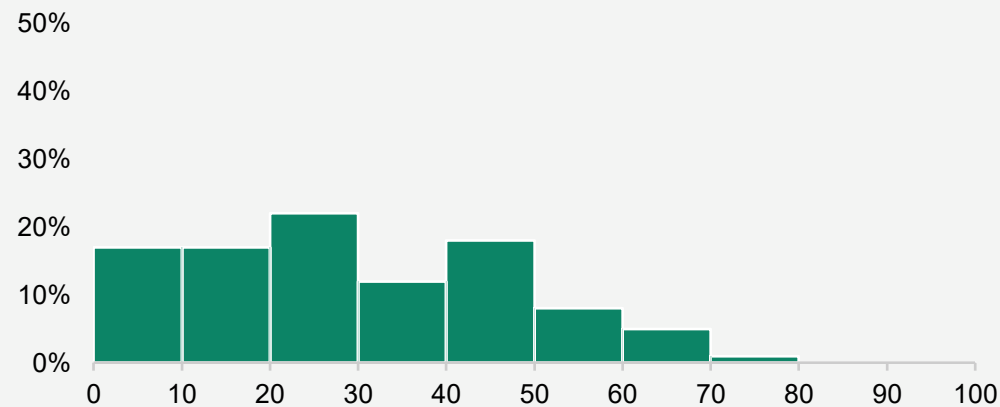
-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

Criteria Score Distribution – Sample Industry

Score Distribution for Companies Actively Participating in the Assessment



Score Distribution for Companies Assessed based on Public Data



Company score

Descriptive Value	Companies Actively Participating	Companies Analyzed based on Public Data
Average Score	65	34
Median Score	64	33
Percentage of companies in the industry for which Not Applicable was accepted for this criterion	0%	0%
Number of companies analyzed	45	95

Detailed Results – Social Dimension

Please click on the text to go directly to that section.

[**Social Dimension Overview**](#)

[Labor Practice Indicators](#)

[Human Rights](#)

[Human Capital Development](#)

[Talent Attraction & Retention](#)

[Occupational Health & Safety](#)

[Customer Relationship Management](#)









[Privacy Protection](#)

Dimension Overview

Dimension Level Scores 2023

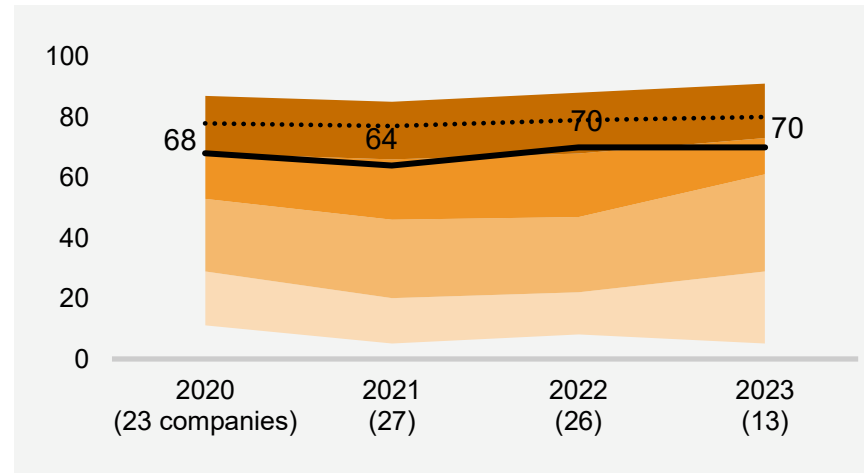
Company	Score	Y-o-Y
Applesauce Inc	93	+1
Bruschetta PLC.	89	0
Coffee Holdings Co.	89	-2
Dumplings Financials Ltd.	87	+2
Enchilada S.p.A	87	+3
Your company and closest peers		
Falafel Bank	73	-13
Guacamole Transport Ltd.	71	+3
Sample Company here	70	0
Hummus Technology Corporation	69	+28
Lasagna Automotives	69	+5

Criteria Level Scores

Dimension and Criteria	Weight	Score	Potential Impact on Total Score	Industry best vs. company and average score
Social Dimension	27	70	8.1	
Labor Practice Indicators	5	61	1.6	
Human Rights	4	80	0.6	
Human Capital Development	6	92	0.3	
Talent Attraction & Retention	6	30	4.2	
Occupational Health & Safety	3	88	0.4	
Customer Relationship Management	NAP	NAP	NAP	
Privacy Protection	3	82	0.4	

As of 2022, CSA Scores are published throughout the year; please refer to the first page to learn more about your peer group covered in this report.

Dimension Score 2020–2023: Company vs. Industry



- Company score
- ... DJSI World average
- Top quartile
- Bottom quartile

Human Rights

Risks & Opportunities: Impact on Enterprise Value Creation

Impact

- Risk Exposure
- Growth
- Profitability

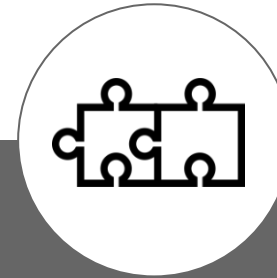


Rationale

The CSA awards companies that have an active commitment to respect human rights and are meeting the implementation requirements of the UN Guiding Principles for Business and Human Rights.

Respecting human rights means:

- Avoid causing or contributing to adverse human rights impacts
- Address such impacts when they occur
- Prevent or mitigate adverse human rights impacts from own operations and from products or services by business relationships.



CSA approach

Systematic identification and management of human rights risks across the value chain and business partners

This includes:

- Statement of policy commitment
- Due diligence process
- Processes for remediation
- HR Mitigation & Remediation
- Human rights disclosure

Majority of the information and practices related to human rights should be available in the public domain.



Performance indicators

- Company-wide public commitment, in accordance with international standards, well-documented, covering:
 - Direct activities (own business, subsidiaries) ,value chain and partners
 - Human Rights Due Diligence Process
 - Periodic risk mapping of actual or potential human rights issues
 - Inclusion of own operations, value chain and related activities
 - Groups at risk of human rights issues
 - Human Rights Assessment
 - Activities' exposure, risk classification
 - Mitigation plans for business, contractors and tier 1 suppliers, joint ventures at risk
- Public reporting on Human Rights Mitigation & Remediation.

Criterion Overview

Criterion Level Scores 2023

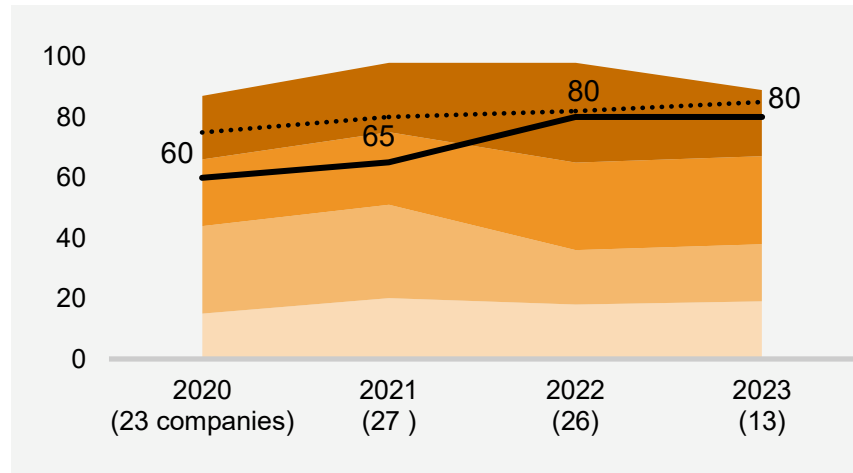
Company	Score	Y-o-Y
Applesauce Inc	89	-9
Bruschetta PLC.	89	-9
Coffee Holdings Co.	86	+3
Dumplings Financials Ltd.	86	0
Enchilada S.p.A	85	0
Your company and closest peers		
Falafel Bank	81	-6
Guacamole Transport Ltd.	81	-7
Sample Company here	80	0
Hummus Technology Corporation	80	-2
Lasagna Automotives	79	+3

Criterion Questions

Question Number	Question	Weight	Score	Y-o-Y	Average score	Weighted gap criterion score
3.3.1	Human Rights Commitment	25	100	=	51	0.0
3.3.2	Human Rights Due Diligence Process	25	30	=	18	0.0
3.3.3	Human Rights Assessment	25	87	=	17	-3.3
3.3.4	Human Rights Mitigation & Remediation	25	34	=	14	-16.5

As of 2022, CSA Scores are published throughout the year; please refer to the first page to learn more about your peer group covered in this report.

Criterion Score 2020–2023: Company vs. Industry



— Company score
 ... DJSI World average
 Top quartile
 Middle quartile
 Bottom quartile

3.3.1 Human Rights Commitment

Question Score	100
Weight /CSA Score	0.47%
Y-o-Y Change	0
Average Score	50
Highest Score	100

45% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

Do you have a publicly available, company-specific policy in place for your commitment to respect human rights? The policy must be company-wide, covering all company operations. Please indicate where this information is available in your public reporting or corporate website.

Standards & Frameworks

CDP Forest - F-MM15.1/F-CO15.1

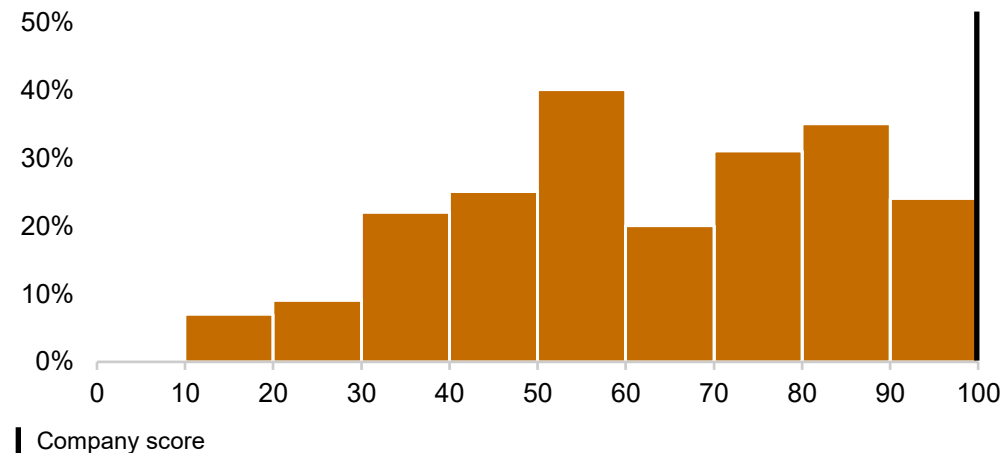
GISD - Alignment with the UN Guiding Principle for Business and Human Rights

IRIS+ - OI4432, OI5102, OI9650

UNGC Questionnaire - G2, G3, HR2, HR2.1, L1, L1.1

UNGP - A1, A1.3, C1.1

Score Distribution for All Assessed Companies



Question Rationale






The purpose of this question is to identify companies that have an active commitment to respect human rights in their business relationships in line with the UN Guiding Principles or another internationally accepted standard. The policy needs to be company-specific with a company-wide commitment and not just for a single site, business unit, or project.

Following the most recent international developments in the field of corporate non-financial disclosures, we want to know not only the coverage of business human rights policies but what are the specific human rights issues considered within them and whether they highlight particular human rights for attention, whether the commitment is limited to a particular set of rights, encompasses all internationally recognized human rights, or encompasses all internationally recognized human rights but highlights some as needing particular attention according to the context in which the company operates.

This input will reinforce the understanding of a company's approach to human rights, building increased trust with different stakeholders and demonstrating international good business practices.






3.3.1 Human Rights Commitment

Aspects	Focus and Expected practice	Assessment
Human rights – commitment	 Publicly available human rights policy covering the following aspects:	
	<ul style="list-style-type: none"> A statement of commitment to respect human rights in accordance with internationally accepted standards 	
	A statement of commitment to prevent/respect at least four of the following:	
	<ul style="list-style-type: none"> Human trafficking 	A statement of commitment is available for the following issues: <ul style="list-style-type: none"> Human trafficking Forced labor Child labor Freedom of association The right to collective bargaining Equal remuneration Discrimination Other rights - Health and safety at work
	<ul style="list-style-type: none"> Forced labor 	
	<ul style="list-style-type: none"> Child labor 	
	<ul style="list-style-type: none"> Freedom of association 	
	<ul style="list-style-type: none"> The right to collective bargaining 	
	<ul style="list-style-type: none"> Equal remuneration 	
<ul style="list-style-type: none"> Discrimination 		
<ul style="list-style-type: none"> Other rights 		

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

3.3.1 Human Rights Commitment

Aspects	Focus and Expected practice	Assessment
Human rights – commitment <i>(continued)</i>	 Publicly available human rights policy also covers the following aspects:	
	• Requirements for the company's own operations (employees, direct activities, products or services)	
	• Requirements for the company's suppliers	
	• Requirements for the company's partners	

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

3.3.2 Human Rights Due Diligence Process (Major Gap)

Question Score	30
Weight /CSA Score	0.52%
Y-o-Y Change	0
Average Score	18
Highest Score	95

28% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

Has your company developed a company-wide due diligence process to proactively identify and assess potential impacts and risks relating to respecting human rights?

Standards & Frameworks

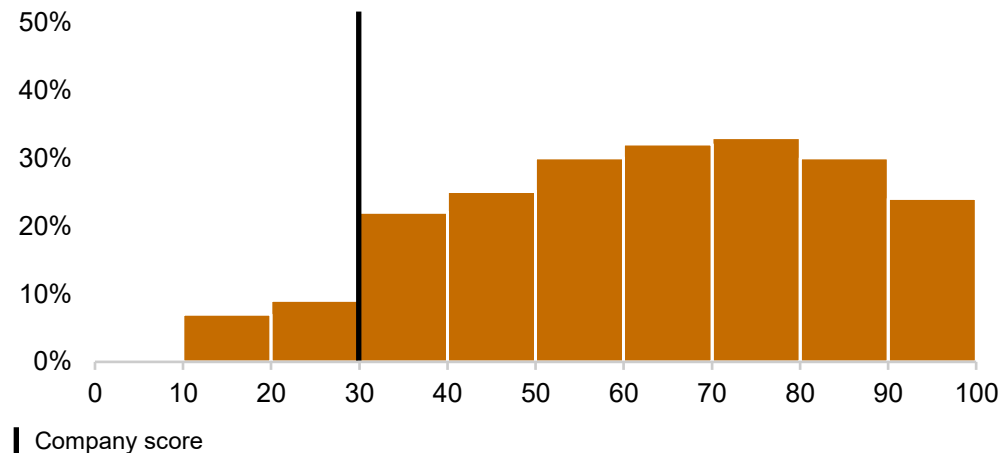
GRI Disclosure - 2-23, 407-1, 408-1, 409-1, 414-1

UNGC Questionnaire - G6, G7, HR1, HR3, L2

UNGP - A1, A1.2, A2, B1, B2, C1

WEF Metrics - Integrating risk and opportunity into business process

Score Distribution for All Assessed Companies







Question Rationale






The purpose of this question is to assess whether your company has a due diligence process to proactively and systematically identify potential human rights impacts and where they could occur. Here we ask about the scope of your due diligence risk identification process, whether it covers only your own operations or also your value chain and other activities, and whether you perform a human rights due diligence process before entering into new business relationships (mergers, acquisitions, joint ventures, etc.). We also focus on the type of issues you've specifically addressed when carrying out the due diligence process and what type of vulnerable groups you've clearly considered throughout the process.

A passive approach such as a whistle-blowing or confidential reporting system is not sufficient for this question.




There is an increasing number of studies addressing the link between good corporate performance, human rights, and financial returns. For example, some studies indicate that businesses that properly address human rights issues are likely to have a more productive and more profitable workforce and avoid costly risks. (Baglayan, Basak & Landau, Ingrid & McVey, Marisa & Wodajo, Kebene. Good Business: The Economic Case for Protecting Human Rights, 2018).






3.3.2 Human Rights Due Diligence Process (Major Gap)

Aspects	Focus and Expected practice	Assessment
Human rights – due diligence process	 Publicly available human rights due diligence process is implemented covering the following aspects:	
	• Risk identification in its own operations	
	• Risk identification in its value chain or other activities related to our business	
	• Risk identification in new business relations (mergers, acquisitions, joint ventures...)	
	• Systematic periodic review of the risk mapping of potential issues	
		The human rights due diligence process is implemented; however, it does not cover the risk identification in new business relations (mergers, acquisitions, joint ventures...), and Systematic periodic review of the risk mapping of potential issues




-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable






3.3.2 Human Rights Due Diligence Process (Major Gap)

Aspects	Focus and Expected practice	Assessment
Issues	 Publicly available human rights due diligence process is implemented covering at least four of the following issues:	 The human rights due diligence process is implemented; however, it does not cover the following issues: <ul style="list-style-type: none"> • Forced labor • Human trafficking • Child labor • Freedom of association • Right to collective bargaining • Equal remuneration • Discrimination • Others  <i>The company has marked the forced labor, child labor, and others. However, the publicly available information does not cover the issues of forced labor, child labor, and others, in human rights due-diligence process perspective hence the response was not accepted.</i>
	• Forced labor	
	• Human trafficking	
	• Child labor	
	• Freedom of association	
	• Right to collective bargaining	
	• Equal remuneration	
	• Discrimination	
	• Others, please specify	

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

3.3.2 Human Rights Due Diligence Process (Major Gap)

Aspects	Focus and Expected practice	Assessment
Groups at risk of human rights issues	 Publicly available human rights due diligence process is implemented covering at least four of the following groups:	 Human rights due diligence process is implemented for the following groups: <ul style="list-style-type: none"> • Own employees • Third-party contracted labor  <i>The company's response on the coverage of the publicly available human rights due diligence process covering 'children' was not accepted as no information was reported that this vulnerable group has been considered in the risk identification process.</i>
	• Own Employee	
	• Women	
	• Children	
	• Indigenous People	
	• Migrant Worker	
	• Third-party employees	
	• Local Community	
• Others, please specify		

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

3.3.2 Human Rights Due Diligence Process (Major Gap)

Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **All aspects**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=21>

source: Sustainability Report 2022, Page 21 under the header “Human Rights”

Find more peer practices and disclaimer [here](#).

- ✓ Full score
- ! Partial score
- ✗ Zero points
- i Additional information
- ⊖ Not applicable

3.3.3 Human Rights Assessment

Question Score	87
Weight /CSA Score	0.59%
Y-o-Y Change	0
Average Score	17
Highest Score	100

25% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

Has your company conducted an assessment of potential human rights issues across your business activities in the past three years?

Standards & Frameworks

GRI Disclosure - 408-1, 414-1

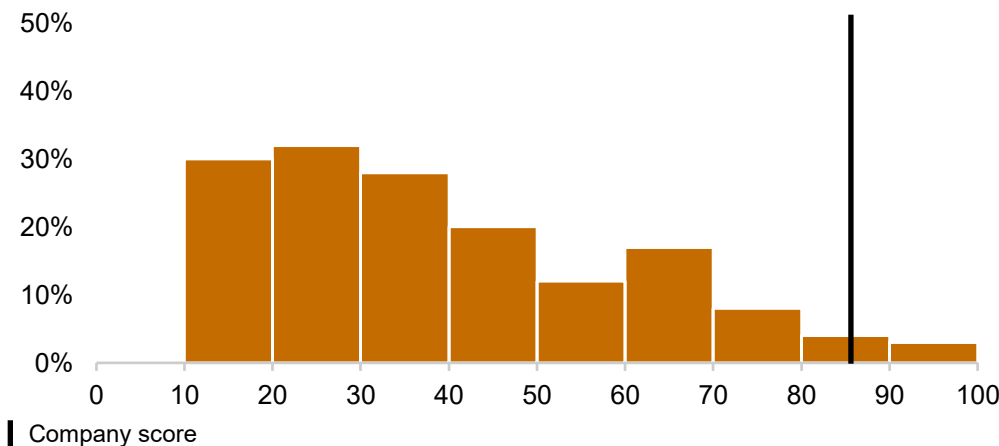
UNGP - A2

WEF Metrics - Human rights review, grievance impact and modern slavery (#, %)

Question Rationale






The purpose of this question is to assess the extent your company is proactively identifying where risks are and managing them. The process should consider the country contexts in which the organization operates, the potential and actual human rights impacts resulting from the organization's activities, and the relationships connected to those activities. (source: https://www.unglobalcompact.org/docs/news_events/8.1/human_rights_translated.pdf).

Score Distribution for All Assessed Companies



3.3.3 Human Rights Assessment

Aspects	Focus and Expected practice		Assessment	
Human rights assessment – own operations	 	Human rights assessment conducted for all operations within the last 3 years		The company has conducted a human rights assessment for all operations in the last 3 years
		Disclosure on percentage of business activities determined to be at risk		
		Mitigation plans in place for all business activities that are determined to be at risk		The company has mitigation plans in place for all business activities that are determined to be at risk
Human rights assessment - contractors and tier 1 suppliers	 	Human rights assessment conducted for all contractors and tier 1 suppliers within the last 3 years		The company has conducted a human rights assessment for all contractors and tier 1 suppliers in the last 3 years
		Disclosure on percentage of contractors and tier 1 suppliers determined to be at risk		
		Mitigation plans in place for all contractors and tier 1 suppliers that are determined to be at risk		The company has mitigation plans in place for 24% of contractors and tier 1 suppliers that are determined to be at risk , which is below the threshold for a maximum score

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

3.3.3 Human Rights Assessment

Aspects	Focus and Expected practice	Assessment
Human rights assessment - joint ventures with stakes bigger than 10%	 Human rights assessment conducted for all joint ventures within the last 3 years 	 The company has conducted a human rights assessment for all joint ventures in the last 3 years
	 Disclosure on percentage of joint ventures determined to be at risk	
	 Mitigation plans in place for all joint ventures that are determined to be at risk	 None of the business activities are at risk






Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **All aspects**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=21>

source: Sustainability Report 2022, Page 21 under the header “Human Rights”

Find more peer practices and disclaimer [here](#).

-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

3.3.4 Human Rights Mitigation & Remediation

Question Score	34
Weight /CSA Score	0.60%
Y-o-Y Change	0
Average Score	14
Highest Score	100

4% of companies in the selected peer group that submitted the questionnaire meet the expected practice required to score 90 or above in this question.

Question

Does your company publicly disclose on the following measures?

Standards & Frameworks

GRI Disclosure - 407-1, 408-1, 409-1, 411-1

IRIS+ - OI9077

SFDR Principal Adverse Impacts - Number of identified cases of severe human rights issues and incidents

UNGC Questionnaire - HR7, HR8, L11, L3

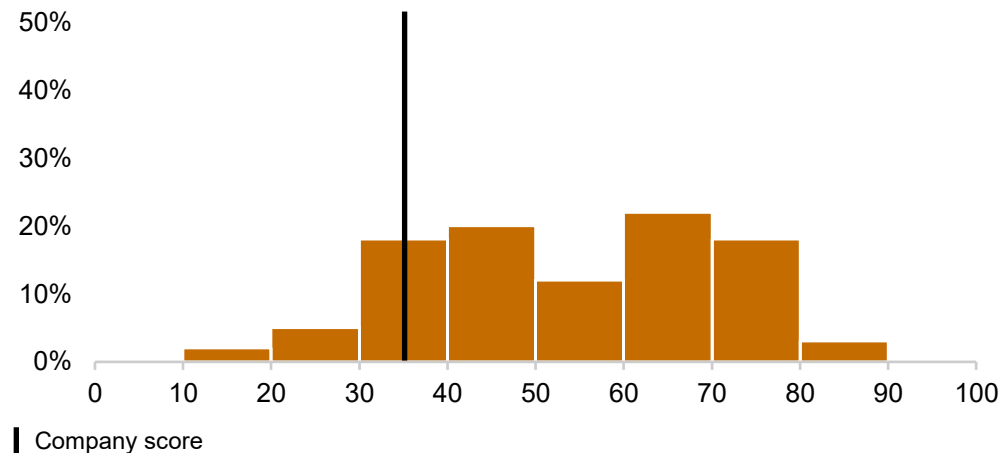
UNGP - A2.5, C3.2, C4.3, C6

Question Rationale





The purpose of this question is to know through concrete examples, what the reporting company has done during the reporting period to reduce the likelihood of negative impacts related to each human rights risk and what actions has it taken when the impact has already happened.

In assessing human rights impacts, companies will have searched for both actual and potential adverse impacts. Potential impacts should be prevented or mitigated through the horizontal integration of findings across the business enterprise, while actual impacts—those that have already occurred – should be a subject for remediation.

Score Distribution for All Assessed Companies



3.3.4 Human Rights Mitigation & Remediation

Aspects	Focus and Expected practice	Assessment
Public reporting on human rights	 Public reporting on company's human rights mitigation and remediation actions includes the following elements:	
	• Processes implemented to mitigate human rights risks	
	• Number of sites with mitigation plans	 No public disclosure on number of sites with mitigation plans
	• Remediation actions taken	 No public disclosure on remediation actions taken






Peer Practice example for the identified gap

Company: **Banana Resources Ltd** (THQ Industry)

Aspect- **All aspects**- <https://www.banana.com/media/banana-2022-Sustainability-Report.pdf#page=21>

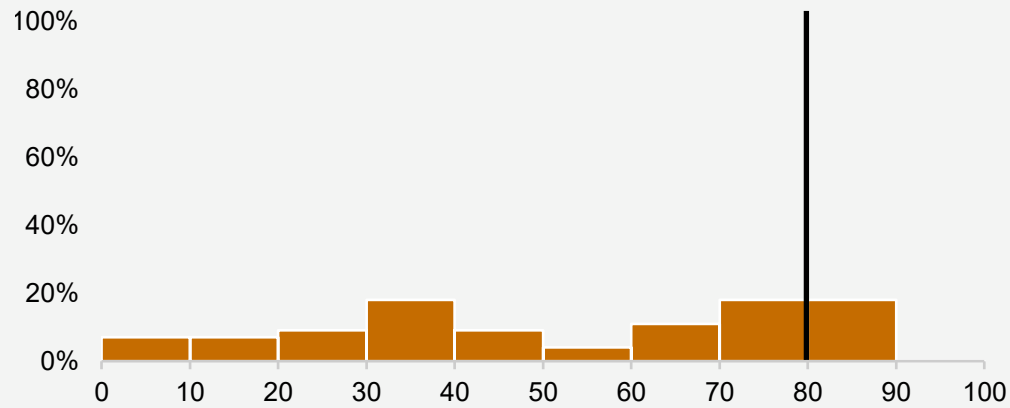
source: Sustainability Report 2022, Page 21 under the header "Human Rights"

Find more peer practices and disclaimer [here](#).

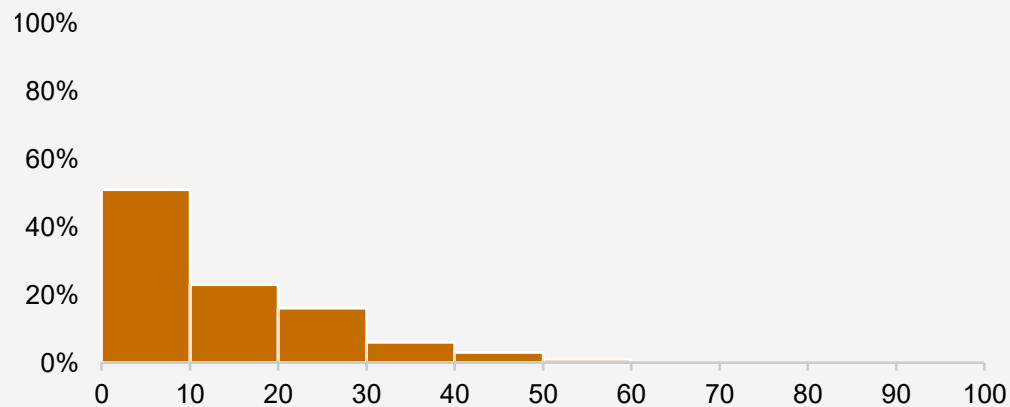
-  Full score
-  Partial score
-  Zero points
-  Additional information
-  Not applicable

Criteria Score Distribution – Simple Industry

Score Distribution for Companies Actively Participating in the Assessment



Score Distribution for Companies Assessed based on Public Data



Company score

Descriptive Value	Companies Actively Participating	Companies Analyzed based on Public Data
Average Score	52	17
Median Score	50	17
Percentage of companies in the industry for which Not Applicable was accepted for this criterion	0%	0%
Number of companies analyzed	45	95

Company Comment Analysis

Please click on the text to go directly to that section.

[Use of company comment text box](#)

[Example 1](#)

[Example 2](#)

[Example 3](#)

Use of the "Company Comment" Text Box

The CSA online questionnaire provides the option to enter additional comments in a text field labeled "company comment" below each question.

We see that a lot of effort is spent by CSA participants on those comments. Our aim is to improve your understanding of when a comment adds value in the assessment and when additional information provided is not relevant in the context of scoring the question.

Therefore, new guidance was issued prior to the 2019 assessment on the effective use of the "company comments" field.

In this section, we provide you with analysis of some comments your company made in the assessment to help your understanding of what type of comments are considered in the assessment and those that are not relevant for the assessment.

The comments that are selected for such an analysis can be either related to a particular option or the entire question.

Company Comment – Guidance

Use the text field below the question only in the following cases:

- To describe significant changes in data or calculation methodology compared to last year's submission,
- to explain why a question is not applicable to your company's business model,
- to explain if your data deviates from the unit or format requested, or
- to provide supporting notes on translations of non-English references.

1.8.3 IT Security/ Cybersecurity Process & Infrastructure

Question Summary

This question assesses if companies have the right processes in place to prevent IT system interruptions and cyberattacks and if they are well-prepared to react in case of such events.

Company Comment

Although we do not have actual certification "In terms of information security, we operate in accordance with the ISO 27001 standard." (see our annual report, p. 93)

Feedback

As per the CSA methodology, the IT infrastructure and information security management system is required to be certified to ISO 27001, NIST or similar. The additional comment provided by the company states that it operates in accordance with the ISO 27001 standard which does not meet the requirements of the methodology. Although the comment added context information, the additional comment did not change the assessment outcome.

Statistics

Please click on the text to go directly to that section.

[Industry Weighting Scheme](#)

[Company Performance Against Industry and DJSI](#)

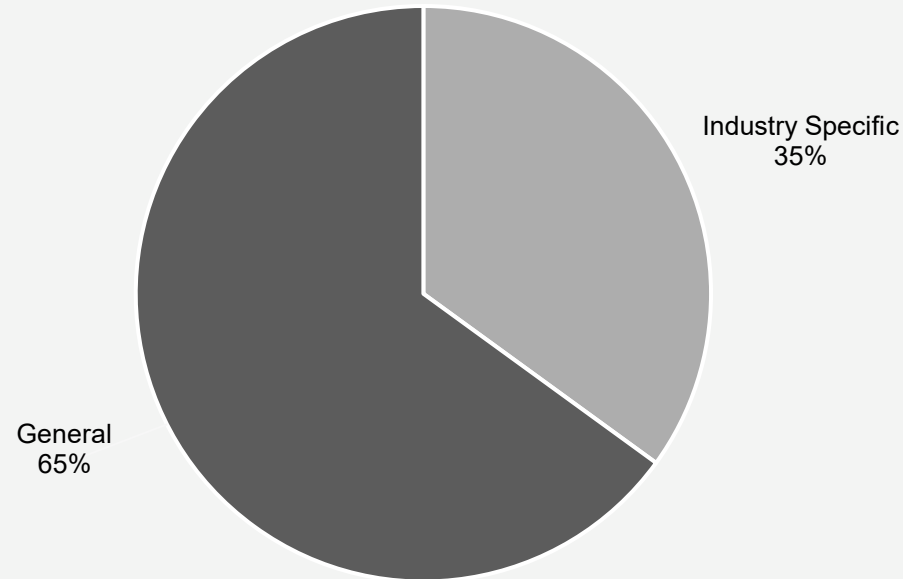
[Top 5 Questions with the Highest Weight](#)

[Top 5 Questions with the Highest Weighted Gap](#)

Weighting Scheme in the Sample Industry

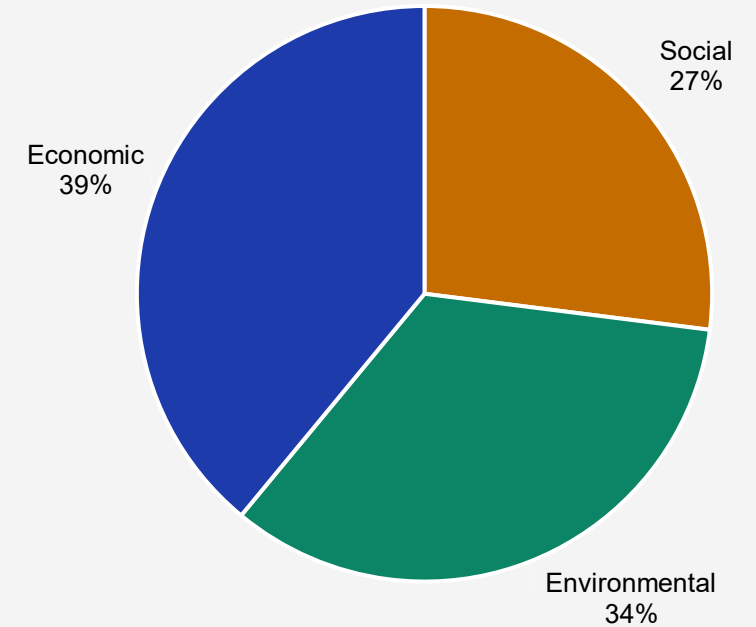
Weight of Industry Specific Questions

Some questions are specific to the industry and others are more general and included in all other industries.



Weight of Questions by Dimensions

Questions are divided into three dimensions.



Top 5 Questions with the Highest Weighted Gap

Effective Change Year over Year = Δ Company Score – Δ DJSI Industry Average Score. The 2023 DJSI World industry average is not yet available. Therefore, the effective change could not be calculated

Question Number	Criterion	Question	Question Weight	Company Score	DJSI World Industry Average	Best Score	Relative to Best Company	Effective Change [#]
1.10.1	Product Quality & Recall Management	Product Recalls	3	45	N/A	100	45%	N/A
2.2.4	Environmental Policy & Management Systems	Return on Environmental Investments	1	0	N/A	100	0%	N/A
1.9.2	Innovation Management	Product Innovations	2	47	N/A	100	47%	N/A
3.5.8	Talent Attraction & Retention	Trend of Employee Wellbeing	1	0	N/A	100	0%	N/A
2.6.8	Climate Strategy	Physical Climate Risk Adaptation	1	0	N/A	100	0%	N/A

Did you know?

Please click on the text to go directly to that section.

[Sustainability Benchmarking Services](#)

[Additional Service Included with this Report](#)

[Your Contact at S&P Global](#)

Sustainability Benchmarking Services

Data Analysis Reports

Thematic Data Analysis (T-DAR)

The T-DAR is a report on a specific sustainability topic built in a modular way, enabling the customer to select three levels of detail of the analysis to address the need of having a complete overview and in-depth analysis on a pre-defined ESG topic material for your company and stakeholders. The data used in the report are from the CSA and other proprietary databases.

[Factsheet and Sample Report →](#)

Data Analysis Report (DAR)

The DAR provides a benchmark against a custom-selected peer group on data-point-level, including detailed statistical analysis and descriptive statistics on scores of peer companies.

[Factsheet and Sample Report →](#)

Workshops and Presentations

CBR Workshop

Customized workshop of up to 6 hours with a S&P Global representative in which the results of your company's Company Benchmarking Report (CBR) are presented and discussed with your company's selected audience.

[Factsheet →](#)

Data Analysis (DAR) Workshop

Customized workshop of up to 3 hours with a S&P Global representative in which the results of your company's Data Analysis Report (DAR) are presented and discussed with your company's selected audience.

[Factsheet →](#)

Visit www.spglobal.com to learn more.

Additional Service Included with this Report

Debrief Call with Your S&P Global Expert

Debrief call on your Company Benchmarking Report (CBR)

Request your Debrief Call about this CBR with your S&P Global Expert. The Debrief Call will cover all the questions covered in this report.

1. Login to the [CSA Portal](#) with your company's administrator account.
2. Click on the 'Debrief Call' link on the right side of the interface.
3. Indicate your preferred time slots for your debrief call.
4. Specify the queries that you would like to cover during your debrief call.

Please note: Debrief calls shall be requested at least seven business days in advance to ensure our analysts' availability. Please understand that S&P Global experts will not discuss additional topics beyond those of the Company Benchmarking Report.

Your Contact at S&P Global

Sustainability Benchmarking Services

S1BenchmarkingServices@spglobal.com

www.spglobal.com/esg/csa/esg-benchmarking

S&P Global Switzerland SA

Zurich Branch

Neumuehlequai 6

8001 Zurich

Switzerland

Disclaimer

This content (including any information, data, analyses, opinions, ratings, scores, and other statements) (“Content”) has been prepared solely for information purposes and is owned by or licensed to S&P Global and/or its affiliates (collectively, “S&P Global”).

This Content may not be modified, reverse engineered, reproduced or distributed in any form by any means without the prior written permission of S&P Global.

You acquire absolutely no rights or licenses in or to this Content and any related text, graphics, photographs, trademarks, logos, sounds, music, audio, video, artwork, computer code, information, data and material therein, other than the limited right to utilize this Content for your own personal, internal, non-commercial purposes or as further provided herein.

Any unauthorized use, facilitation or encouragement of a third party’s unauthorized use (including without limitation copy, distribution, transmission or modification) of this Content or any related information is not permitted without S&P Global’s prior consent and shall be deemed an infringement, violation, breach or contravention of the rights of S&P Global or any applicable third-party (including any copyright, trademark, patent, rights of privacy or publicity or any other proprietary rights).

A reference to a particular investment or security, a score, rating or any observation concerning an investment or security that is part of this Content is not a recommendation to buy, sell or hold such investment or security, does not address the suitability of an investment or security and should not be relied on as investment advice.

S&P Global shall have no liability, duty or obligation for or in connection with this Content, any other related information (including for any errors, inaccuracies, omissions or delays in the data) and/or any actions taken in reliance thereon. In no event shall S&P Global be liable for any special, incidental, or consequential damages, arising out of the use of this Content and/or any related information.

The S&P and S&P Global logos are trademarks of S&P Global registered in many jurisdictions worldwide. You shall not use any of S&P Global’s trademarks, trade names or service marks in any manner, and in no event in a manner accessible by or available to any third party. You acknowledge that you have no ownership or license rights in or to any of these names or marks.

Adherence to S&P’s Internal Policies

S&P Global adopts policies and procedures to maintain the confidentiality of non-public information received in connection with its analytical processes. As a result, S&P Global employees are required to process non-public information in accordance with the technical and organizational measures referenced in the internal S&P Global Information Security and Acceptable Use policies and related guidelines.

Conflicts of Interest

S&P Global is committed to providing transparency to the market through high-quality independent opinions. Safeguarding the quality, independence and integrity of Content is embedded in its culture and at the core of everything S&P Global does. Accordingly, S&P Global has developed measures to identify, eliminate and/or minimize potential conflicts of interest for Sustainable1 as an organization and for individual employees. Such measures include, without limitation, establishing a clear separation between the activities and interactions of its analytical teams and non-analytical teams; email surveillance by compliance teams; and policy role designations. In addition, S&P Global employees are subject to mandatory annual training and attestations and must adhere to the Sustainable1 Independence and Objectivity Policy, the Sustainable1 Code of Conduct, the S&P Global Code of Business Ethics and any other related policies.

For information provided as part of the CSA questionnaire refer to our “Use of Information and Confidentiality Policy”

https://portal.csa.spglobal.com/survey/documents/Use_of_Information_Policy.pdf and for personal information provided to S&P refer to S&P Global’s Privacy Policy:

<https://www.spglobal.com/en/privacy/privacy-policy-English>

See additional Disclaimers at <https://www.spglobal.com/en/terms-of-use>