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ASSESSMENT OF THE ESG RATING OF BANKS

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Abstract: Environmental, Social, and Governance (ESG) ratings are gaining significant traction. These ratings act as a window into a bank's commitment to sustainability practices. They assess how a bank integrates environmental, social, and governance factors into its operations and the associated risks.

ESG encompasses three key areas: environment, social responsibility, and corporate governance. These factors influence the activities of every business entity. Considering these factors is crucial when evaluating the effectiveness of a company's operations and the outcomes of its policies.

A common misconception exists that ESG factors and their implementation are only relevant to companies directly involved in resource extraction and production. However, the reality is that all economic entities, including financial institutions, especially banks, need to adopt these criteria for sustainable development.

The article emphasizes the need for standardized and universal ESG rating indicators. This would require employing various assessment methods to ensure a comprehensive evaluation.

Key words: ESG rating, rating agencies, environmental risks, social risks, management risks, ESG of banks.

Annotatsiya: Atrof-muhit, ijtimoiy va boshqaruv (ESG) reytinglari katta qiziqish uyg'otmoqda. Ushbu reytinglar bankning barqarorlik amaliyotiga sodiqligining oynasi bo'lib xizmat qiladi. Ular bank atrof-muhit, ijtimoiy va boshqaruv omillarini o'z faoliyatiga qanday integratsiyalashganligini va ular bilan bog'liq risklarni baholaydi.

ESG uchta asosiy yo'nalishni o'z ichiga oladi: atrof-muhit, ijtimoiy mas'uliyat va korporativ boshqaruv. Bu omillar har bir xo'jalik yurituvchi subyekt faoliyatiga ta'sir qiladi. Ushbu omillarni hisobga olish kompaniya faoliyati samaradorligini va uning siyosati natijalarini baholashda juda muhimdir.

ESG omillari va ularni amalga oshirish faqat resurslarni qazib olish va ishlab chiqarish bilan bevosita shug'ullanadigan kompaniyalarga tegishli degan keng tarqalgan noto'g'ri tushuncha mavjud. Biroq barcha xo'jalik yurituvchi subyektlar, jumladan, moliya institutlari, xususan, banklar barqaror rivojlanish uchun ushbu mezonlarni o'zlashtirishlari zarur.

Maqolada standartlashtirilgan va universal ESG reyting ko'rsatkichlariga ehtiyoj borligi ta'kidlangan. Bu har tomonlama baholashni ta'minlash uchun turli baholash usullarini qo'llashni talab qiladi.

Kalit so'zlar: ESG reytingi, reyting agentliklari, ekologik xavflar, ijtimoiy risklar, boshqaruv risklari, banklarning ESG.

Аннотация: Рейтинги экологического, социального и государственного управления (ESG) набирают значительную популярность. Эти рейтинги служат отражением приверженности банка принципам устойчивого развития. Они оценивают, как банк интегрирует экологические, социальные и управленческие факторы в свои операции и связанные с ними риски.

ESG охватывает три ключевые области: окружающая среда, социальная ответственность и корпоративное управление. Эти факторы влияют на деятельность каждого субъекта хозяйствования. Учет этих факторов имеет решающее значение при оценке эффективности деятельности компании и результатов ее политики.

Существует распространенное заблуждение, что факторы ESG и их реализация актуальны только для компаний, непосредственно участвующих в добыче и производстве ресурсов. Однако реальность такова, что все экономические субъекты, включая финансовые учреждения, особенно банки, должны принять эти критерии устойчивого развития.

В статье подчеркивается необходимость стандартизированных и универсальных рейтинговых показателей ESG. Это потребует использования различных методов оценки для обеспечения всесторонней оценки.

Ключевые слова: ESG-рейтинг, рейтинговые агентства, экологические риски, социальные риски, управленческие риски, ESG банков.



INTRODUCTION

ESG ratings are becoming a powerful tool for analyzing and improving banking strategies. These ratings go beyond traditional financial metrics, allowing for a more comprehensive evaluation that considers environmental, social, and governance factors ^[1]. This broader perspective benefits not only banks and investors but also all stakeholders who gain valuable insights into a bank's ESG-related risks.

Banks that prioritize ESG factors are more likely to implement practices like issuing green bonds, promoting socially responsible policies, and supporting green development initiatives ^[2]. These approaches can shield the bank and its clients from potential risks stemming from environmental changes, social issues, or weaknesses in the bank's own governance ^[2]. Consequently, banks are placing greater emphasis on employee management, talent development, data privacy, and relationships with clients and other stakeholders.

To gauge a bank's commitment to these areas, stakeholders are increasingly turning to ESG ratings ^[3]. These ratings are a valuable resource for investors and others when making decisions. They complement traditional financial analysis and assessments of bank integrity by providing a more holistic view of banking risks. This includes not just operational risks, but also reputational risks, environmental risks, and governance-related risks.

In relation to borrowing clients, banks can use ESG ratings as an additional analysis of the client's credit-worthiness. Thanks to these ratings, banks contribute to strengthening business protection of the environment

If a company actively pollutes the air or emits waste, does not comply with social and corporate standards, and has a low ESG rating, then it will be more difficult for it to get a loan from a bank. Similarly, banks that finance the activities of companies with a low ESG rating risk themselves receiving the same low level of ESG rating, which can undermine the bank's image and reputation, followed by an outflow of deposits and an increased risk of bankruptcy.

Therefore, a high ESG rating means that a bank is more focused on and is better able to manage its environmental, social and governance risks compared to other banks. A low ESG rating means that the bank has a fairly high level of unmanageable ESG risk.

METHODOLOGY

While ESG ratings offer valuable insights for banks, their development remains a work in progress. Currently, there's no single, universally accepted approach, and the specific activities of a bank aren't always fully considered.

One prominent system is the MSCI ESG Score. It utilizes a Key Issues Framework, evaluating ESG risks across ten environmental, social, and governance categories specific to each industry ^[4]. For instance, food production faces a key issue in packaging and waste management, whereas strong corporate governance is crucial across all sectors.

The MSCI system assesses banks on each key issue, analyzing various indicators to generate a score between 0 and 10. A low score reflects high risk exposure with weak management, while a high score indicates proactive risk reduction efforts. These scores are then weighted based on environmental or social impact to produce an industry-adjusted overall score.

Within this system, banks are categorized as follows:

- Laggards: Banks with significant uncontrolled exposure to ESG factors compared to peers.
- Average: Banks that manage some key ESG issues effectively, but may be average overall.
- Leaders: Banks that proactively manage ESG risks and leverage ESG opportunities.

Another system, Global's ESG Scores, focuses on performance metrics and governance policies across various industry sub-sectors ^[5]. Scores range from 0 to 100, with sub-scores awarded for individual questions. These sub-scores are based on data availability, quality, relevance, and effectiveness regarding ESG topics. Ultimately, criteria-level scores are combined into E, S, and G clusters, which contribute to a single overall ESG rating.

In conclusion, while ESG ratings offer valuable insights for banks, the lack of a standardized approach and limited consideration of bank-specific activities highlight the ongoing development of this evaluation system.

Sustainalytics ESG Risk Ratings measure the extent to which a bank's economic value is most exposed to risk from ESG factors. A bank's ESG risk rating consists of a quantitative assessment and a risk category. The quantitative score provides scores for the amount of unmanaged ESG risk. However, lower scores represent less unmanageable risk. Unmanageable risk is measured on a scale from 0 (no risk) and above. To date, in 95% of cases the maximum score did not exceed 50 ^[7]. As a result, according to quantitative indicators, banks

are grouped into one of five risk categories – insignificant, low, medium, high and serious. It should be noted that these risk categories are universal. This means that a bank, for example, can be directly compared to a mining company or any other type of economic entity.

Sustainalytics' ESG risk ratings are based on an absolute notion of risk and are structured around the material ESG issues to which banks are exposed to varying degrees. These ESG issues may be purely environmental, social or governance in nature. However, the specificity of this methodology is that the E/S/G cluster scores provided are constructed as linear combinations of scores generated at the ESG level, where the weights reflect the relative importance of the indicators. All indicators clearly belong to a certain cluster, but cluster scores are used not to calculate the rating, but as additional information.

To analyze the ESG rating, we took the top 15 global banks and applied three methods for assessing the ESG rating over the last 2 years (Table 1).

Table 1: ESG rating according to Sustainalytics, S&P Global and MSCI methods 2023

Bank name (country)	Sustainalytics	S&P Global	MSCI
JPMorgan Chase (US)	44	37	64.30
Bank of America (US)	46	76	50
China Merchants Bank (China)	35.20	24	64.30
ICBC (China)	27.80	26	50
Wells Fargo (US)	33.80	37	35.70
Morgan Stanley (US)	55	39	78.60
China Construction Bank (China)	38	27	50
Agricultural Bank of China (China)	35.80	-	78.60
Toronto-Dominion Bank (Canada)	59.40	77	78.60
Royal Bank of Canada (Canada)	63.40	78	64.30
Citigroup (US)	50	64	64.30
Goldman Sachs (US)	50	38	64.30
Commonwealth Bank of Australia (Australia)	49.60	73	78.60
HDFC Bank Ltd (India)	43.60	56	35.70
Charles Schwab (US)	51.20	22	50

Note: compiled from sources ^{[8][9][10]}

According to the MSCI ESG rating methodology, the bulk of banks are classified as medium: JPMorgan Chase, Bank of America, China Merchants Bank, ICBC, Wells Fargo, China Construction Bank, Royal Bank of Canada, Citigroup, Goldman Sachs, HDFC Bank Ltd and Charles Schwab. Next banks included V category leaders by MSCI ESG rating: Morgan Stanley, Commonwealth Bank of Australia, Agricultural Bank of China, Toronto-Dominion Bank.

At the same time, banks such as JPMorgan Chase, China Merchants Bank, Royal Bank of Canada, Citigroup and Goldman Sachs has an MSCI ESG rating of A, and Wells banks Fargo and HDFC Bank Ltd have a BB rating, that is, they are on the verge of moving into the lagging category, despite the fact that they belong to the category of the top 15 global banks by capitalization.

By rating Sustainalytics ESG to leaders refers to Royal Bank of Canada and Toronto-Dominion Bank. On last place ICBC, China Merchants Bank, Wells Fargo and Agricultural Bank of China.

According to S&P Global ESG rating by top 15 world banks high rating have following banks Bank of America, Toronto-Dominion Bank, Royal Bank of Canada and Commonwealth Bank of Australia. TO categories With low ESG rating included banks China Merchants Bank, ICBC, China Construction Bank, Charles Schwab.

An analysis of the dynamics over the past two years according to the Sustainalytics ESG rating shows that the majority of banks remained in the same positions. However, HDFC Bank has seen an improvement in its rating. Ltd (India) (by 0.70 pp.), ICBC (China) (by 0.30 pp.), Wells Fargo (US) (by 1.3 p.). The increase in indicators, although not significant, is there.

At the same time, banks such as Bank of America (by 2 pp.), China Merchants Bank (by 0.50 pp.) and Citigroup (by 4 pp.) show a decrease in indicators. Basically, the downgrade of the ratings for American banks is observed due to political events that do not allow banks to strengthen their management of environmental, social and governance risks.

By S&P Global ESG ratings are as follows: banks like Wells Fargo (US) (up 2 pp.), Morgan Stanley (US) (up 1 pp.) and HDFC Bank Ltd (India) (by 1 pp.) improved their positions, although not significantly. Bank of America (by 1 pp.) and Citigroup (by 4 pp.) have had their rating indicators decreased. The remaining banks are in the same positions.

With regard to the MSCI ESG rating, the majority of banks remained in the same positions. Changes towards improving indicators are observed in banks ICBC (China) (by 1 pp.) and Wells Fargo (US) (by 2 pp.), rating downgrade, although not significant, is typical for banks such as Bank of America (by 2 pp.), China Construction Bank (China) (by 1.2 pp.), Citigroup (by 1.9 pp.) and HDFC Bank Ltd (India) (by 0.6 pp.).

In general, it can be noted that despite different approaches to methodology, rating agencies assess the ESG rating almost identically. From our point of view, the Sustainalytics ESG rating is more comprehensive, since it reflects indicators not only of clusters E, S and G depending on environmental, social and corporate indicators, but also the possibility of combinations of clusters for additional and more complete information.

ESG ratings have become an issue of late due to news releases and political conflicts on the global stage. Information about the lack of transparency in data sources for the formation of relevant ratings began to come into question. In particular, MSCI and Sustainalytics initially gave Sberbank of Russia a very high rating as of December 2021, which angered Western institutions as they noted that geopolitics and human rights influence ESG ratings. As a result, MSCI and Sustainalytics downgraded or suspended the activities of Sberbank and other Russian state-backed companies^[12]. Additionally, a working paper from the European Institute of Corporate Governance found that a significant number of ESG rating agencies have retroactively downgraded ESG ratings. Such actions have begun to call into question the reliability of ESG ratings, which could lead to a decline in investor confidence.

At the same time, the UK Financial Conduct Authority (FCA) made a statement in a new document, "Integrating ESG in UK Capital Markets", published following a consultation about the "potential harms that may require further policy intervention" as ESG investing becomes more common^[13]. The issue is being raised to ensure that investors can access comparable and reliable information about the environmental, social and ethical impacts of the companies in which they invest. Obtaining this information, the FCA concluded, may require additional regulatory requirements for entities providing ESG ratings.

Thus, since there are no official, nationally and globally universal ESG methodologies, rating agencies use their own methodologies and are regularly criticized. Standardization of ESG ratings is needed, which means greater transparency and standardization of investment decisions.

The ESG rating measures a bank's exposure to long-term environmental, social and governance risks, which are associated with issues such as energy efficiency, employee safety and board independence, etc. However, these issues are often not highlighted during traditional financial reviews. Investors who use ESG ratings in addition to financial analysis can gain a broader view of a company's long-term potential. This shows that an ESG rating is essential. However, the presence of different approaches and methods, which, although they reflect approximately the same indicators, still raise certain doubts and mistrust, since the original source remains opaque. Environmental, social and governance (ESG) ratings are important to banks and the companies they finance. But too often these sustainability assessments are opaque and inconsistent.

A clearer understanding of what ESG ratings track will help banks across all industries improve compliance. It will also allow banks to more effectively finance companies and projects that contribute to a sustainable future. They will have a clearer understanding of their corporate clients' commitment to sustainability. With such approaches, the negative policies pursued by some banks, where they emphasize their positive ESG initiatives but downplay negative actions, will be easier to detect.

Based on the above, there are several key aspects that allow rating agencies to improve their ESG rating assessment methodologies.

First, there must be coherence, consistency and clarity in ESG rating methodologies. The indicators considered by agencies must be comparable and agreed upon.

Second, rating agencies and authorities should work together to develop rules that recognize ESG ratings. That is, collaboration and cooperation are necessary.

Third, there should be transparency in methodologies that reveal the objectives of ESG ratings and show how agencies calculate them. Regulators should also establish standards governing the marketing of ESG ratings services.

Fourth, ensuring standardization of data and indicators. Agencies should work together to improve the quality, consistency and availability of data used in ESG ratings. The collection and disclosure of ESG data must comply with global requirements and constant changes.

And fifth, a distinction needs to be made between ESG risk metrics and ESG impact metrics, as retail investors often confuse the two. ESG risk indicators measure factors that may affect a bank's performance. Conversely, ESG impact ratings evaluate a bank's environmental and social impact.

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