

# ESG Indicators

# Structured Products

## Environmental

- Geographic diversity to avoid concentration to natural disasters and/or regional economic downturns
- Opportunities in solar technologies to reduce carbon footprint and slow climate change
- Energy efficiency and sustainability

## Social

- Responsible lending practices
- Reputational risks for disparate/predatory lending
- Fair loan servicing and collections
- Affordable housing along with financial inclusion and access to credit
- Demographic trends affecting consumer preference and viability

## Governance

- Focus on experience of management and track record
- Full analysis of transaction structure
- Issuers' ability to comply with all regulations
- Transparent and comprehensive deal documents