

TABLE OF CONTENTS

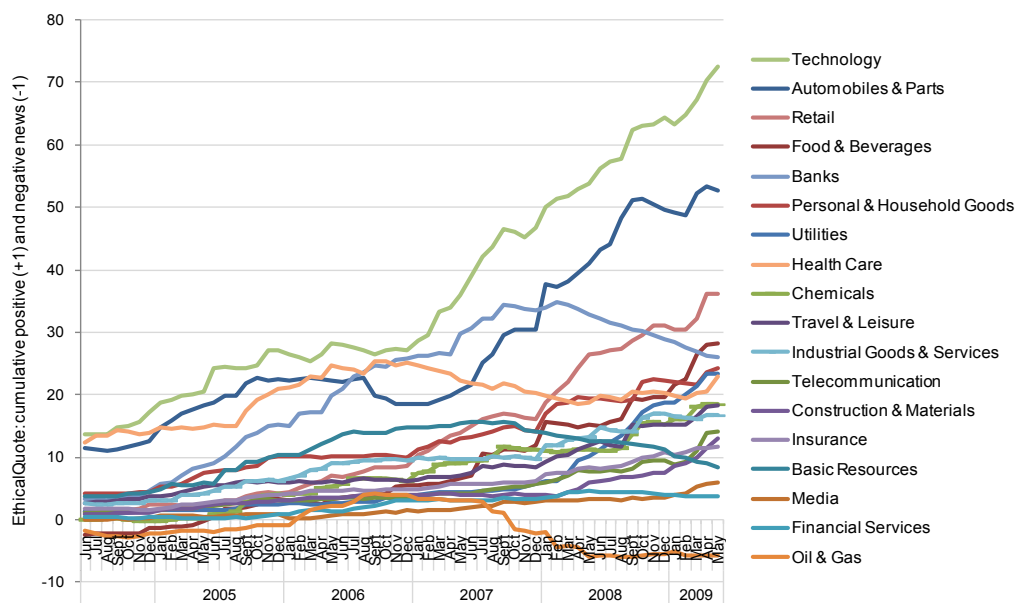
1. SUMMARY	3
2. MAIN FINDINGS	4
3. FULL UNIVERSE (18 SECTORS)	
EthicalQuote historical and progress; Bi-dimensional space	6
Volume, Positive and Negative news, Changes last year	8
4 groups of criteria, 45 criteria	10
Banks vs 18 sectors: Groups of Criteria, Criteria	11
Banks vs 18 sectors: Source groups; Regions	13
Banks vs 18 sectors: regions of source	15
4. BANKING SECTOR ANALYSIS	
HISTORY	
Covalence Ethical Ranking, Details	16
EthicalQuote 2002-2009; Companies in bi-dimensional space	18
JUN 2008 - MAY 2009	
Companies in bi-dimensional space	20
Volume, Positive and Negative news, Changes last year	21
4 groups of criteria, 45 criteria	23
Recent changes among criteria groups, Evolution of criteria weight	24
Criteria in bi-dimensional space	28
ISSUES	
Major issues & keywords	30
Climate Change emissions, energy, recycling	31
Community	33
Job cuts / creations	35
CSR awards & rankings	37
Tax issues	39
Countries of action	41
SOURCES	
Source groups; Recent changes	42
Regions of source; Recent changes	44
Countries of source; Most active sources	45
CRITERIA & ISSUES: DETAILS	
1. Labour Standards	47
4. Training & Insertion	49
10. International Presence	51
12. Economic Impact	53
18. Downsizing	55
26. Environmental Impact of Production	57
33. Eco Innovative Product	59
37. Social Sponsorship	61
40. Human Rights Policy	63
43. Social Stability	65
2. Wages	47
5. Women	49
11. Joint Ventures	51
13. Social Impact	53
25. Fiscal Contributions	55
31. Product Environmental Risk	57
34. Information to Consumers	59
38. Anticorruption Policy	61
41. United Nations Policy	63
44. Support to Politicians	65
5. SYNTHESIS	
Criteria and Issues summary tables: risks and opportunities	67
Strategic comments	69
6. ANNEXES	
Covalence company and methodology; original data	71
Detailed results	72

3. FULL UNIVERSE

ETHICALQUOTE REPUTATION CURVE ACROSS SECTORS 2004-2009

EthicalQuote curves measure the ethical reputation of multinational companies. The chart below compares the average score of 18 sectors, with data spanning the last 5 years and calculation starting in 2002.

18 sectors: EthicalQuote 2002 - 2009 (May), average

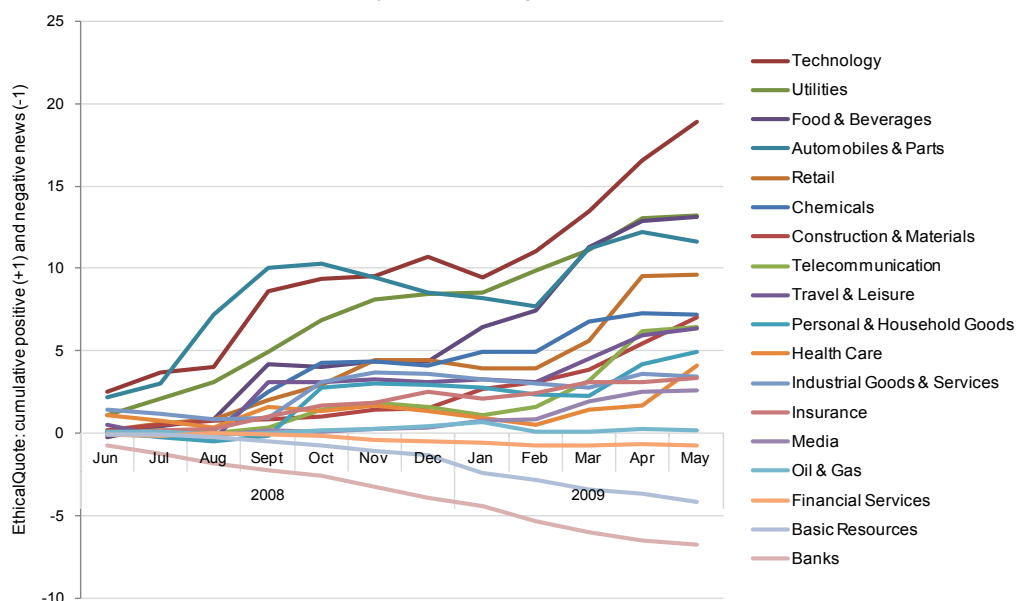


Looking at the 2002 - 2009 (May) time frame, the Banking sector is ranked in 5th place, ahead of Personal & Household Goods, while Technology and Automobiles & Parts are first.

ETHICALQUOTE ACROSS INDUSTRIES - LAST YEAR PROGRESS

Now, let's look at what happened over the last 12 months. The next chart compares the average EthicalQuote score of 18 sectors in the Jun 2008 - May 2009 period.

18 sectors: EthicalQuote Jun 2008 - May 2009, average, indexed to 31.05.2008

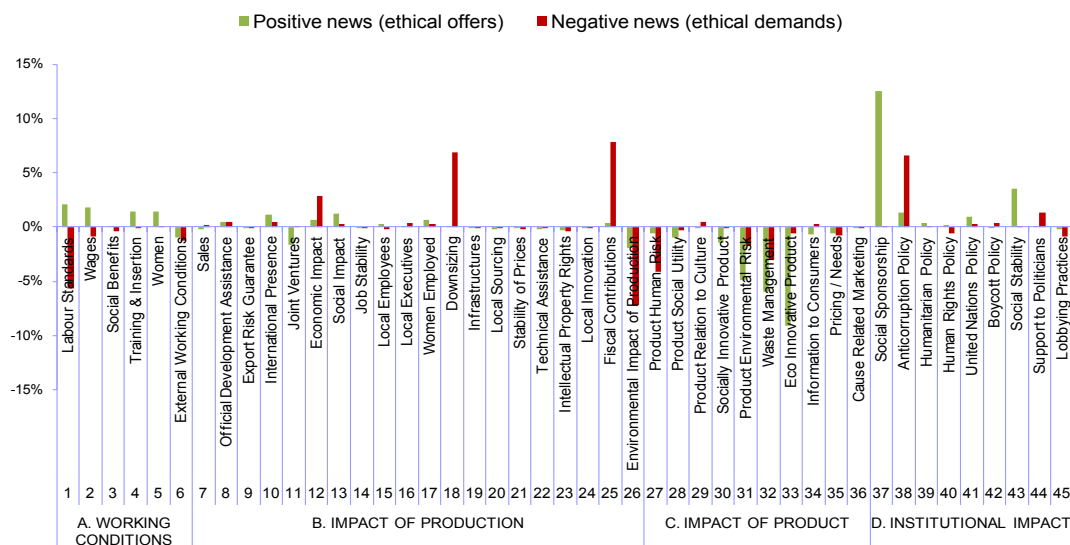


The Banking sector experienced a regular decline in the last 12 months period, achieving the 18th and last position among sectors covered.

BANKS VS 18 SECTORS: CRITERIA

The table below compares Banks and the 18 sectors along the 45 basic criteria.

Banks vs 18 sectors by criteria, Jun 2008 - May 2009

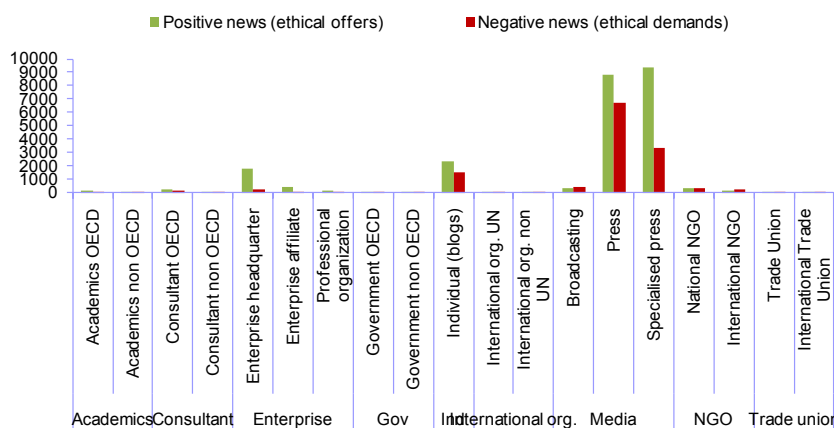


Compared to the 18 sectors, Banks receive relatively more **positive news** on criteria 37. *Social Sponsorship*, 43. *Social Stability*, 1. *Labour Standards*, and less on criteria 33. *Eco Innovative Product*, 32. *Waste Management*, 31. *Product Environmental Risk*. Looking at **negative news**, Banks have registered more points on criteria 25. *Fiscal Contributions*, 18. *Downsizing*, 38. *Anticorruption Policy*, and less on criteria 26. *Environmental Impact of Production*, 1. *Labour Standards*, and 27. *Product Human Risk*.

18 SECTORS: SOURCE GROUPS

The chart below describes the distribution of news within source groups for the 18 sectors.

18 sectors: news by source groups, 2002 - 2009 (Mar)



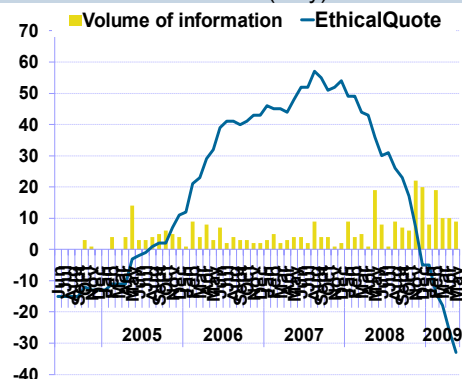
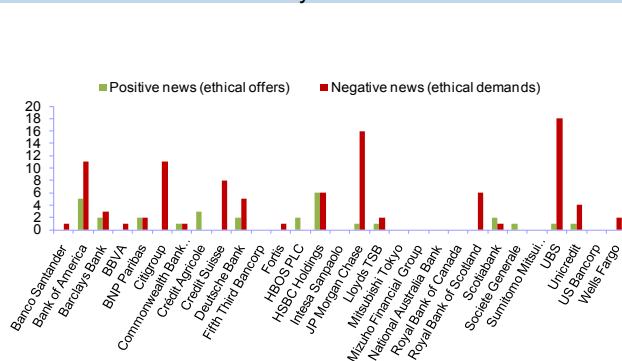
Major source groups generating positive news are Specialised press (9407, 38%), Press (8842, 36%), and Individual (blogs) (2374, 10%). Major groups producing negative news are Press (6689, 50%), Specialised press (3321, 25%), and Individual (blogs) (1571, 12%).

12. Economic Impact

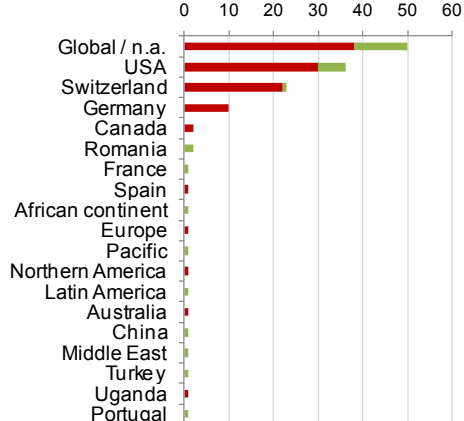
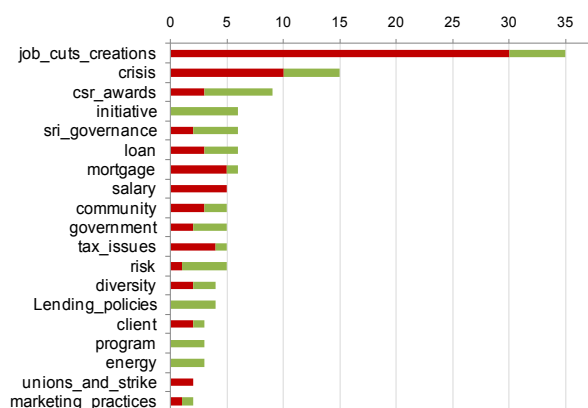
Criteria	Issues & Keywords	Scores total	%	Trend
12. Economic Impact	job cuts creations, crisis, csr awards, initiative, sri governance, loan, mortgage, salary, community, government	Positives	30	3%
		Negatives	99	10%
		EQuote/vol	-69/129	(-53%)
				Future ↓
				Present ↓
				Past ↓

Criteria 12. Economic impact of production deals with how a company's investments influence local industries in terms of job creation, access to markets, competition, economic growth.

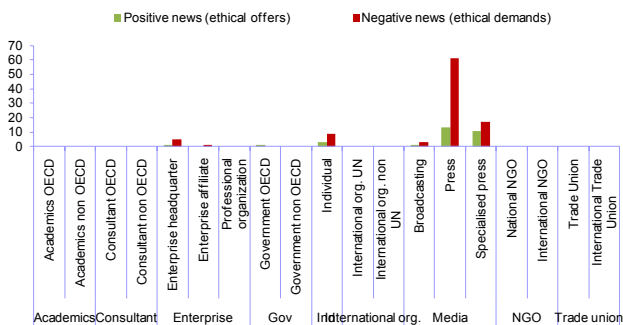
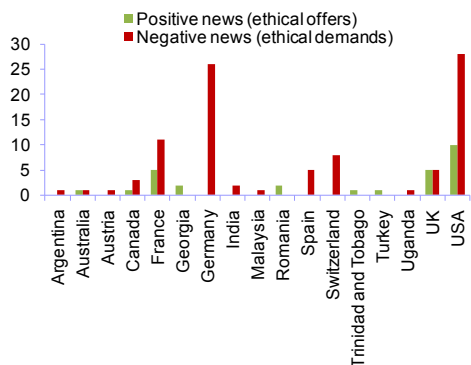
Companies	History
Banking sector: criteria 12. Economic Impact, Jun 2008 - May 2009	Banks: EQuote and vol. on criteria 12, 2002 - 2009 (May)



Issues & Keywords	Countries of action
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Source countries	Source groups
Banks: criteria 12. by source countries, Jun 2008 - May 2009	Banking sector: criteria 12. Economic Impact, Jun 2008 - May 2009



Media echo (Media / Other sources Ratio): 5

5. ANNEXES

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Covalence Company and Methodology

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EthicalQuote public version:

View the public version of Covalence EthicalQuote with daily updated curves and underlying data covering 541 companies within 18 sectors:

<http://www.covalence.ch/index.php/ethicalquote/?value=1>

Original data

Data used for producing this report is available upon request. Price depends on the quantity of information used.