



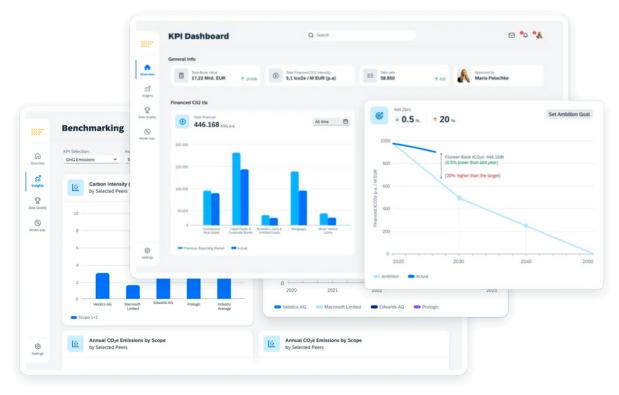
Fioneer ESG KPI Engine

Business potential beyond reporting through transparency on ESG data

Take ESG reporting one step further and use the insights into your portfolio to your advantage: Free your experts up from manual work in spreadsheets and enable them to analyze data in a real-time dashboard and drive business decisions, while staying compliant with evolving regulation at all times.

Banks and insurance companies are the biggest sources of capital, so it's of little surprise that their ESG regulatory obligations are increasingly under the spotlight. With over USD 90 Trillion in Financed Emissions assets disclosed under PCAF, financial institutions naturally want to avoid the reputational risk of greenwashing – but the lack of (useable) data to analyze their portfolios is a huge concern for many – until now.

The SAP Fioneer ESG KPI Engine covers all asset classes and markets for transparent and complete ESG data. It offers clear calculations and simplified data presentation, bringing standardization and auditability, and is updated in real time to react to new regulations automatically.



From burden to golden opportunity

ESG compliance is often seen as a burdensome necessity that costs time and resources. What is overlooked though is the potential that lies in the data: moving away from manually collecting and managing ESG data in a fragmented manner across departments, and instead shifting to an automated and standardized solution can help you drive impactful business choices that align with your organizations global climate change goals.

By integrating with your existing architecture, the Fioneer ESG KPI Engine can holistically orchestrate both internal and external ESG data for the entire portfolio from a single point of control. Key metrics are being tracked in a single hub, with real-time emission transparency at both single exposure and portfolio levels. Transparency on ESG performance can serve as guidance for management decisions.

The Fioneer ESG KPI Engine covers all asset classes and markets, no matter if the data can be sourced or not, and saves your organization cost and time by offering clear calculations and simplified data presentation. It brings standardization, auditability and is updated in real-time to react to new regulations automatically, freeing up your employees to spend more time analyzing the data and finding new business opportunities and creating a more sustainable portfolio.

Advanced capabilities



PCAF-based financed emissions calculations.

All calculations are based on PCAF principles, in line with a growing numberr of banks and insurers, covering USD >90 trillion in assets.



Seemless financial architecture integration.

Source and enrich valuable ESG data independent of your data management infrastructure.



Fully historized and auditable.

Demonstrate compliance and commitment across your portfolio with fully historizable, audit-ready reporting.



Continuous compliance.

Progressive and continuous software updates to keep institutions in line with the evolving regulatory landscape.



Covering cross-portfolio ESG use cases.

Adapt reporting and analysis to your needs, from financed emissions and single exposure taxonomy to physical risk.

Key benefits



Fully compliant and audit-ready

Leveraging our extensive knowledge in financial product accounting, we bring the same meticulous approach to carbon accounting and ESG KPI calculations. This ensures audit-ready disclosures compatible with CSRD, EU Taxonomy, ISSB, TCFD, and more, with regulatory updates included in regular release updates.



Opportunity through transparency

Implement robust ESG policies with clear visibility into the CO2e values of your counterparty and portfolio, providing a firm foundation for relationship managers to capitalize on transition financing opportunities. With data driven insights and robust KPI benchmarking, financial institutions can enable Green Bond placements without risk of greenwashing.



Rapid implementation and ongoing support

Stay ahead of regulation with standard software, ongoing support and maintenance, including software updates, user training and assistance. With expert advice and integrated systems, financial institutions can focus on core activities with full confidence in their FSG infrastructure.

"We believe our solution represents a pivotal step towards a greener, more sustainable financial industry. By equipping financial institutions with the tools they need to navigate the complexities of ESG regulations on portfolios, loans and investments, we envision a future in which transparency and sustainability drive business decisions"

Maria Patschke, CEO SAP Fioneer ESG Solutions

About SAP Fioneer ::::

SAP Fioneer builds software solutions and platforms that enable banks, insurance companies and challengers to run, transform and grow at scale and speed, using world-class technology.