

KBRA'S ESG PHILOSOPHY

KBRA focuses on environmental, social, and governance (ESG) factors that affect or have the potential to affect creditworthiness and the risk of default.

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ESG AT KBRA

As a credit rating agency, KBRA's mission is to provide the most transparent and comprehensive credit analysis and research. To this end, KBRA's focus is on ESG factors that affect or have the potential to affect creditworthiness and the risk of default of an issuer or transaction. KBRA's approach to ESG has been informed by investors and provides ESG information in a transparent and user-friendly way. KBRA does not offer [subjective](#) ESG scoring products but instead includes ESG information directly in our rating reports to give a clear view, rooted in credit, of meaningful ESG factors specific to each issuer or transaction.

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