



modefinance
international

DECARBONISATION ROADMAP FROM A CREDIT RATING PERSPECTIVE - UNLOCKING SUSTAINABLE GROWTH

A Role for Greece

Modefinance International at ECBC Athens – April 2025

OVERVIEW

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SMEs

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Greece

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Key points

TRUSTED AI-POWERED CREDIT RATING AGENCY



WHO ARE WE

First European fintech CRA
(authorized by ESMA)



WHERE

Operating in 30+ countries,
strong focus on emerging
markets



WHAT

We evaluate over 300
million companies and
more than 65 thousand
banks worldwide



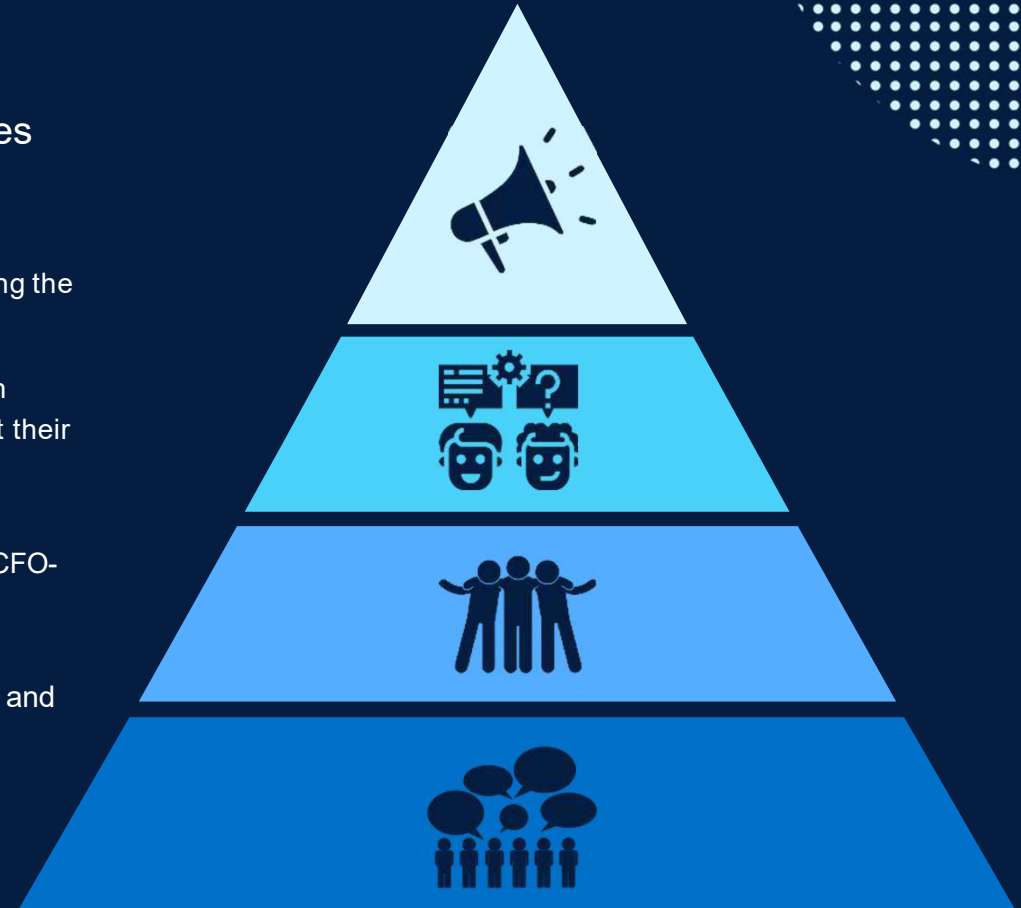
HOW

Ratings, scoring, ESG
solutions for banks,
insurers, and development
institutions

SMEs

The Backbone of Emerging Market Economies

- 01** SMEs make up over 90% of businesses globally, forming the backbone of economies and job creation
- 02** SMEs are key drivers of employment and innovation in emerging markets, yet systemic barriers severely limit their access to credit
- 03** SMEs struggle without financial expertise—unlocking CFO-level insights can be a game-changer
- 04** Without access to the right tech, SMEs waste time and resources—holding back their full potential



MORE

AI-powered proprietary algorithm

Leverages advanced artificial intelligence to analyze and predict complex data patterns, ensuring high accuracy and reliable decision-making

Integrates financial, sectoral, and macroeconomic data

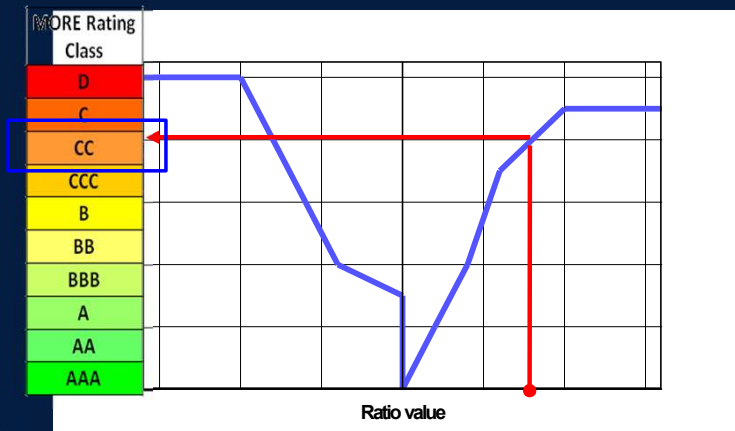
Combines critical data from multiple sources, including market performance, industry trends, and broader economic indicators, providing a comprehensive view of the business landscape

Optimized for low-transparency markets

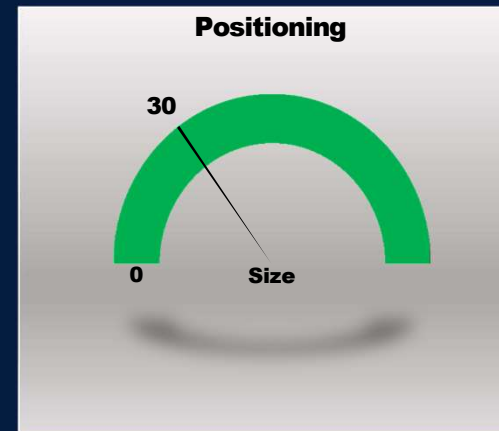
Designed to deliver insights even in environments with limited data visibility, enabling confident decision-making in challenging markets with high uncertainty.

Rating methodology: Substep1-Company and the group

Initial score (MORE methodology)



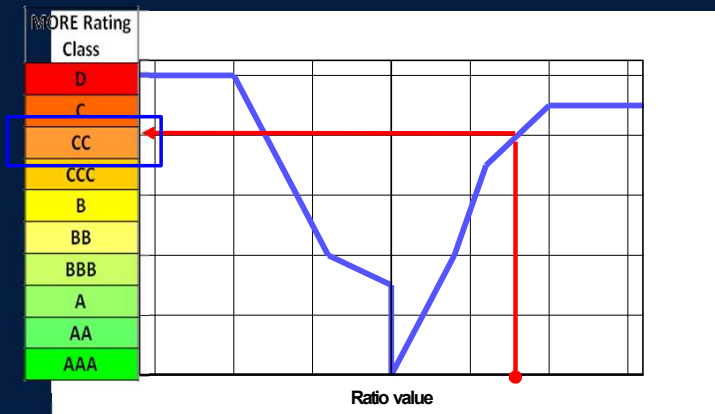
- Entity's size



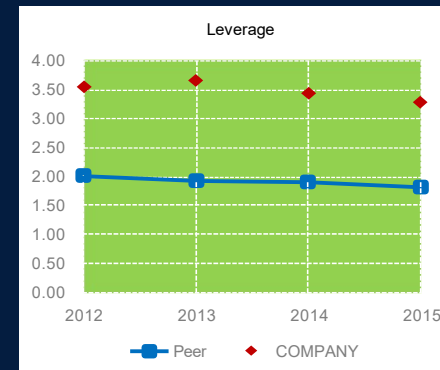
- Longevity and legal status
- Governance and group analysis

Final score sub step 1

Rating methodology: Substep 2 Industry-Country



Trend of the industry



- Impact of relevant news on the industry and country
- Influence of macroeconomic conditions on the company
- Influence of political risk on the company

Final score sub
step 2



ESG SCORING

1. ESG is now a critical factor for securing funding, attracting investment, and meeting regulatory requirements
2. Modefinance's approach: Data-driven, replicable, and multilayered
3. Applicable across SMEs, financial institutions, and public projects

DECARBONIZATION ROADMAP – A KEY CREDIT RISK FACTOR

As the global economy moves toward **net-zero targets**, companies are under increasing pressure to **reduce their carbon footprint**. From a credit rating perspective, a company's decarbonization roadmap is becoming a key factor in assessing long-term risk and financial resilience.



SECTOR EXPOSURE MATTERS

Companies in energy-intensive industries face higher transition risks.



CREDIBLE PLANS BUILD CONFIDENCE

Decarbonization roadmap shows the company is forward-looking and actively managing future challenges.



IMPACT ON FINANCIALS

Green investments, energy savings, or changes in operations can affect profitability and cash flow.



ACCESS TO CAPITAL

Companies with robust climate strategies may have better access to financing and more favorable terms.

Decarbonization is no longer just an environmental issue—it's a **financial one**.
A well-structured roadmap isn't just good for the planet, it's **good for business**—and for **creditworthiness**.

ESG Acknowledgments

2021



The TranspArEEnS project is creating a replicable, data-driven ESG and energy efficiency rating model to support transparency, comparability, and sustainable growth

2024



modefinance ESG Advanced model compliant with Global Reporting Initiative (GRI) standards



ESG Models

1. Proprietary 7-Class ESG Scoring System

Classifies firms as Dynamic (S1–S2), Aware (S3–S5), or Fragile (S6–S7).

Score reflects past performance, current impact, and future intentions

2. Designed for Flexibility and Transparency

Includes weighted scoring, qualitative review, and expert overrides.

Supports risk evaluation, credit decisions, and portfolio ESG profiling.

3. Practical Use in Banking Context

Enhances SME creditworthiness assessments with ESG insights.
Helps align portfolios with regulatory and investor ESG expectations.
Reduces greenwashing risk through transparent documentation and methodology.

WHY GREECE?

1. Bridging the EU and Emerging Markets

Positioned as a gateway connecting mature and developing economies

2. Banking Sector Revival Meets ESG Momentum

A favorable environment fueled by sectoral recovery and rising sustainability focus.

3. Emerging Hub for ESG-Centric Covered Bonds

Unique potential to lead in green and ESG-aligned bond issuance



Greece as a Strategic Bridge for Sustainable Finance



Strategic Crossroads of Regions Driving Growth

Situated at the intersection of Europe, the Middle East, North Africa, and the Balkans, the region offers a unique geopolitical advantage—connecting mature economies with fast-growing markets.



Gateway to Emerging ESG and SME Momentum

Acts as a launchpad into emerging markets where SMEs and ESG adoption are accelerating, creating new demand for sustainable finance, innovation, and advisory services.



Cultural, Economic & Logistical Hub for Impact Finance

Combining deep cultural ties, strong economic networks, and efficient logistics, the Greece becomes a center for sustainable investment flows and financial innovation

KEY POINTS

Innovation

Evolving financial sector ready for ESG innovation and SME-focused instruments

Instruments

High potential for ESG-linked covered bonds and structured finance tools

Conduit

Greece Opportunity to act as a regional conduit for EIB, EBRD, and private impact capital

Multiplier

Greece is not just a market —it's a multiplier for sustainable growth in the region



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Thank you For Watching

Connect with us.

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