



Regulatory perspective on ESG

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Physical Risks



Sea Level

Power
Coastal Defense



Weather Patterns

Supply Disruption
Migration
Less Rainfall /
Desertification



Sea Temperatures

Coastal Economy



Higher Temperatures

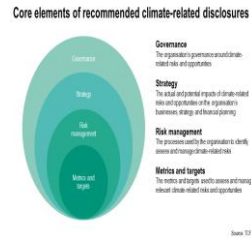
Mortality and
Morbidity
Tourism

Transition Risks



Legislative Changes

EU Policies



More Disclosure

CRD



Planning and
Infrastructure

Domestic Policy



New industries and
business models.

Viability

Preparing and Action



Governance

Training
Responsibilities
Recruitment



Risk Management

Risk Identification
Risk Measurement
Risk Disclosure



Stress Testing

Strategy Setting
Limits



Customer Management

Data Quality
EWI
Customer Profile Change

Key Messages

Climate Change is here, it is having an effect on the business environment and will impact banks.

Banks should be preparing for changes to the legislative and business environment.

Managing through the uncertainty will be difficult. But it will have more profound consequences for those banks that don't start to prepare now.



Thank you

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