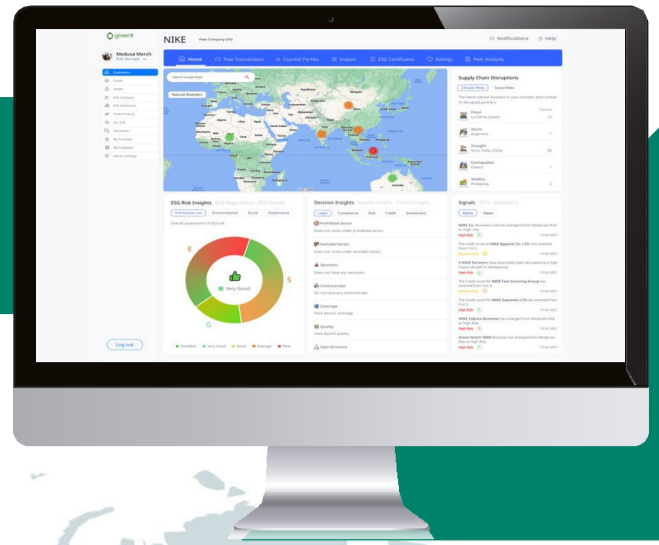
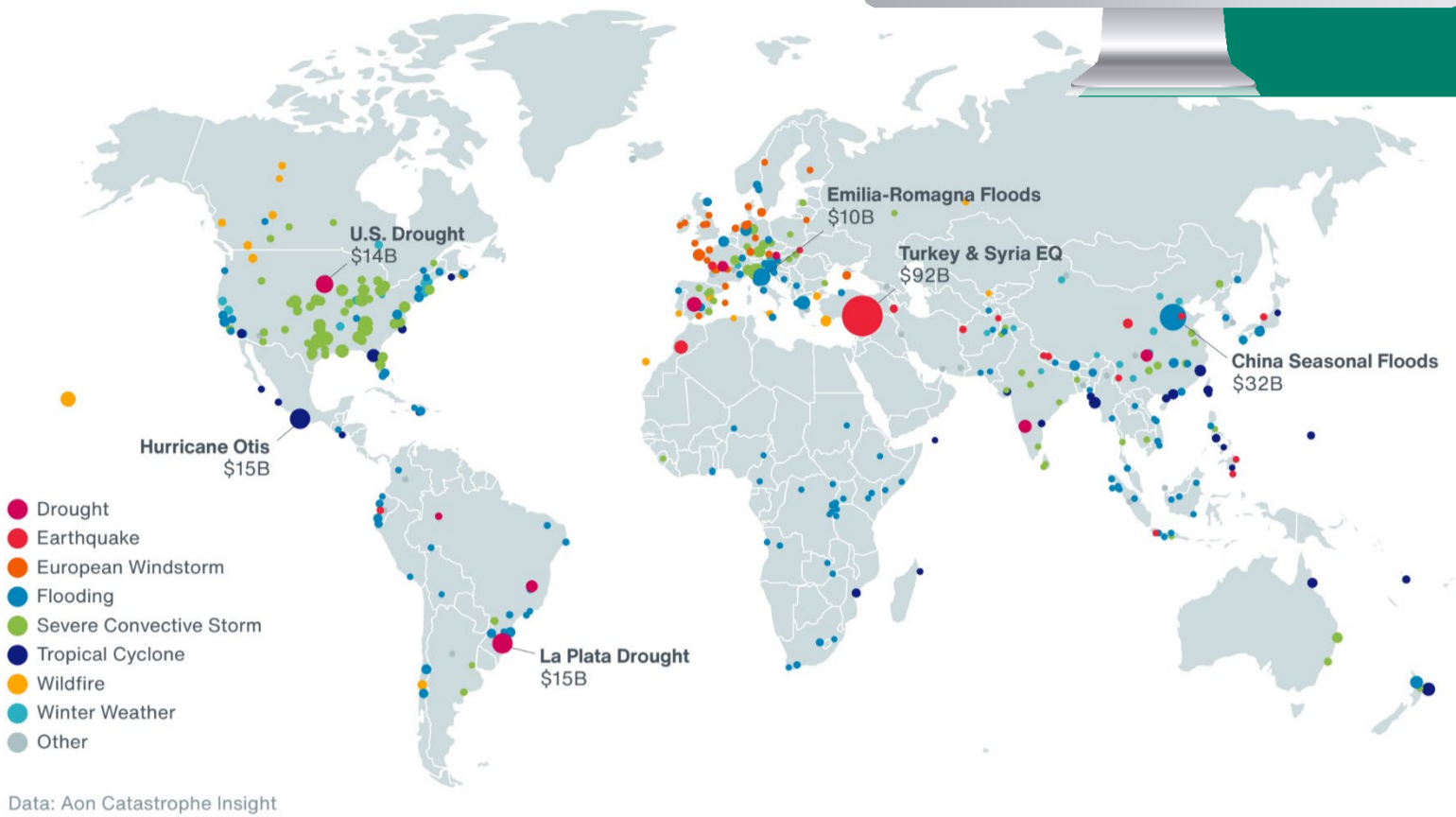


GreenFi for Environmental Risk Assessment



Notable 2023 Economic Loss Events



Data: Aon Catastrophe Insight

GreenFi's Environmental Risk Assessment (ERA) is a pioneer mitigation tool to assess physical climate and environmental risk exposures, introduced by GreenFi to the banking industry, with focus on global trade and supply chain markets. Through integration with various geo-spatial systems, banks are able to assess risk exposure of client addresses and collaterals, as well as employee residences, Bank branches, ATMs, and CAMs vis-a-vis environmental hazards:

Climate Risks (such as flooding, typhoons/severe winds, storm surge, and rain-induced landslides)

Other Environmental Risks (such as earthquakes and volcanic eruptions)

Biodiversity Risks (such as proximity to climate sensitive land map)

ERA aims to further detail, measure, and mitigate physical risks incurred by the banks in its lending activities & risks incurred in the conduct of its daily operations. ERA's integration into bank's processes allows to assess its specific or aggregate environmental risk exposures by industry, by city, by portfolio, by customer or by type of asset which helps prevent potential losses, disruptions, and impact.

Mitigated Risk	Solutions
<p>Credit Risk</p>	<ol style="list-style-type: none"> Integration of environmental risk scores derived from mapping of client assets, collaterals, and locations vis-à-vis natural hazards, into the credit review process of loans Advisory on risk-mitigating measures <ul style="list-style-type: none"> Project relocation Engineering interventions aimed at damage prevention, resilience, and compliance Insurance coverage Macro-level loan portfolio management using data on aggregate asset risk exposures by type, risk-level, dollar value, and location <ul style="list-style-type: none"> Site-specific environmental and climate risk exposures Sustainable development and transition financing opportunities Assess Bank assets, collaterals, and locations for seismic, hydro-meteorologic, and volcanic hazards Integrated to bank's official loan evaluation and approval processes
<p>Operational Risk</p>	<ol style="list-style-type: none"> Awareness on the risk exposures of investments and suppliers vis-à-vis natural hazards Integration of risk data in the mapping of bank's corporate offices, branches, and machines (e.g., ATMs, CAMs) vis-à-vis natural hazard exposures of the Bank's processes for real estate acquisition and leasing Application of risk-mitigating measures <ul style="list-style-type: none"> Relocation Engineering interventions aimed at damage prevention, resilience, and compliance Insurance coverage Business Continuity Plans ensuring uninterrupted, resilient, and reliable operations amidst natural disasters <ol style="list-style-type: none"> Focus areas <ul style="list-style-type: none"> Employee health and safety Asset protection Timely restoration of building, equipment, and technology Additional preventive measures <ul style="list-style-type: none"> Regular evacuation drills Hazard protection guidelines Hazard awareness seminars

Reliable and Innovative Tool

GreenFi Environmental Risk Assessment utilizes various geo-spatial data integrations from NASA, ESA etc. Accessible for free via GreenFi platforms, ERA is GreenFi's primary risk assessment tool for natural hazards.