

Table of recommendations and questions used in the review of disclosures:

Strategy	<p>a Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.</p>	<p>S.a1 - What does the company consider as relevant short-, medium-, and long-term time horizons, taking into consideration the useful life of its assets or infrastructure and the fact that climate-related issues often manifest themselves over the medium and longer terms?</p>
		<p>S.a2 - What are the specific climate-related issues for each time horizon (short-, medium-, and long-term) that could have a material financial impact on the organization?</p>
		<p>S.a3 - What are the company's risks and opportunities disaggregated by sector and/or geography?</p>
	<p>b Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.</p>	<p>S.b1 - What is the impact of climate-related physical risks and opportunities on the company's businesses and strategy (e.g., on its products and/or services, supply and value chains, adaptation and mitigation activities, R&D investment, operations)?</p>
		<p>S.b2 - How do identified climate-related physical risks and opportunities affect and serve as an input to the company's financial planning process? What are the time period(s) used, and how does the organization prioritize these risks and opportunities?</p>
		<p>S.b3 - What is the impact of climate-related physical risks and opportunities on the organization's financial planning in terms of operating costs and revenues; capital expenditures and capital allocation; acquisitions/divestments; and access to capital?</p>
	<p>c Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.</p>	<p>S.c1 - What are the climate-related scenarios and associated time horizon(s) considered by the organization?</p>
		<p>S.c2 - How resilient are the company's strategies to climate-related physical risks and opportunities, taking into consideration, where relevant to the company, scenarios consistent with increased physical climate-related risks?</p> <p>- How might strategies be affected by climate-related risks and opportunities?</p> <p>- How might these strategies evolve to address climate-related risks and opportunities?</p>
Risk Management	<p>a Describe the organization's processes for identifying and assessing climate-related risks.</p>	<p>R.a1 - What is the organization's process for assessing the potential size and scope of identified climate-related physical risks? Describe any risk classification frameworks used.</p>
		<p>R.a2 - How does the organization determine the relative significance of climate-related risks in relation to other risks? Banks should characterise these risks in the context of credit, market, liquidity and operational risks.</p>
		<p>R.a3 - Does the organization consider existing and emerging regulatory requirements related to climate change (e.g., flood risk mgmt, water usage) or other relevant factors?</p>
	<p>b Describe the organization's processes for managing climate-related risks.</p>	<p>R.b1 - How does the organization make decisions to mitigate, transfer, accept, or control climate-related physical risks? What are the processes for prioritising climate-related risks, inc. Determinations of materiality. (Address risks in TCFD tables A1, A2)</p>
<p>c Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.</p>	<p>R.c1 - Is the organization's approach to managing climate-related physical risks integrated into a broader risk management program? If so, how?</p>	
Metrics & Targets	<p>a Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.</p>	<p>M.a1 - Which performance metrics does the company use to assess and manage financially material climate-related physical risks and opportunities such as those related to water, energy, land use, and waste management?</p>
		<p>M.a2 - Are the methodologies used to calculate or estimate climate-related physical impact metrics clear?</p>
		<p>M.a3 - Do the metrics and targets disclosed provide historical trends and forward-looking projections (by relevant country and/or jurisdiction, business line, or asset type)?</p>
	<p>c Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.</p>	<p>M.c1 - Has the company established and communicated climate-related performance targets in line with anticipated regulatory requirements, market constraints, or other goals, such as operational or financial objectives or loss tolerances?</p>