Diagram 1: Typical roles of key users of this toolkit

Icons, roles and scope of work used in this toolkit

Governance & Strategy

Role: Senior management / board member

Key goals:

- **Strategic direction:** ensuring climate risk strategy aligns with long-term profitability and regulatory expectations.
- **Governance oversight:** demanding transparent reporting on climate risk exposures and risk appetite breaches.
- **Resource allocation:** balancing investment between digital transformation, credit growth and emerging climate risks.
- **Stakeholder assurance:** satisfying regulators and international investors on climate disclosures, such as TCFD and IFRS S2.

Risk Management

Role: Chief Risk Officer (CRO)

Key goals:

- **Environmental risk management:** building and maintaining an integrated climate risk assessment framework across credit, market and operational risks.
- **Critical evaluation:** reviewing 1LoD climate screening results and pushing back on under-evaluated exposures.
- **Scenario and stress testing:** developing semi-quantitative stress scenarios for physical and transition risks under tight data constraints.
- **Regulatory compliance:** ensuring local and global climate risk standards are met without overburdening business lines

Sustainability

Role: ESG Lead (CSO)

Key goals:

- **Policy implementation:** translating high-level climate policy into practical tools and training for frontline teams.
- **Data stewardship:** gathering, cleaning and validating climate and ESG data across various clients.
- **Internal advocacy:** convincing credit and relationship teams to adopt new client engagement practices in line with climate risk exposures.
- **Capacity building:** running hands-on workshops on climate concepts.

Business Line

Role: Front-line Lending Officer

Key tasks:

- **Rapid screening:** flagging high-risk deals at origination.
- **Client engagement:** guiding SME borrowers through basic climate action plans, despite low client awareness.
- **Driving efficiency:** incorporating new guidelines into existing credit approval documentation without compromising quality or speed.
- **Escalation clarity:** understanding when to flag a potential risk to Risk/ESG teams.

Internal Audit

Role: Internal Process Analyst

Key tasks:

- **Process testing:** sampling credit files to confirm climate risk tools are applied correctly and that documentation is complete.
- **Gap identification:** spotting weak controls or systematic errors and recommending corrective actions.
- **Constructive independence:** conducting reviews objectively, balancing compliance rigour with maintaining a collaborative, non-adversarial approach.
- **Reporting findings:** translating audit results into board-level briefs that highlight systemic climate risk gaps.