Guidance 18a: Examples of climate risk monitoring dashboards

Climate risk dashboards act as a strategic bridge between granular due diligence data and enterprise-level decisions. Turning diverse climate inputs into decision-useful insights requires robust IT infrastructure that links internal systems with external datasets to ensure consistency and automation.

A well-designed dashboard clarifies audience needs—from frontline staff to boards and regulators—and supports decisions on lending, capital allocation, client escalation, and long-term balance sheet resilience through dynamic, adaptive monitoring. For external stakeholders, dashboards also serve as a transparency tool, breaking down an institution's climate progress in a credible, standardised way.

Figure 11: Board of Directors Summary Climate Dashboard

	Topic		Level	Trend	Outlook	Goal	To date	Comments
Balance Sheet Management	Risk	Transition Risk	Medium	↗	↗	Within limit	Within limit	The exposure to sectors that are sensitive to transition risk is within agreed limits, but has been increasing and is expected to continue to increase No excess concentrations in these sectors
		Physical Risk	Low	→	↑	Within limit	Within limit	The exposure to locations that are sensitive to physical risk is within agreed limits No excess concentrations in these locations
	Financed emissions		Medium	→	↓	50% reduction in emissions intensity by 2030	30% reduction	We are aiming to reduce financed emissions to the highest carbon intensity sectors by 75%. These account for 40% of our exposure. The balance of the emissions reductions will come from the remaining 60% of the portfolio.
	Portfolio alignment		High	↑	↑	100% of portfolio net-zero	20%	By 2050 all of the bank's financing will have net-zero greenhouse gas emissions. By 2030, achieve a 45% reduction in portfolio greenhouse gas emissions relative to 2010 baseline.
	Mobilizing transition finance		Low	→	→	$100 bn by end of 2030	$40 bn	Provide $100 billion funding that supports the transition to a low-carbon economy by the end of 2030
	Client engagement		Medium	↑	↗	Engage 100% high risk clients by end 2025	68% large corporate clients engaged	Engagement with all corporates in industries that have high transition or physical risks in the next ten years
	Regulatory actions		Low	→	→	Implement 100% regulatory requirements	Completed	100% of regulatory requirements will be implemented within the required timescale
	Disclosure Alignment		Low	↑	↑	Disclosure 100% aligned	6 recommendations met Working to meet 5 recommendations	By 2024 climate-related disclosures are in line with all 11 TCFD recommended disclosures
	Audit Findings		Low	→	→	No outstanding high impact audit actions	0	Aim to clear all audit findings within Audit determined timetable
Own Operations	Own emissions		Low	→	→	Net-zero by 2030	Emissions reduced 40% since 2010.	Our scope 1 (company facilities and vehicles), 2 (electricity, heating and cooling), and direct/downstream scope 3 (e.g. business travel, homeworking, supply chain)
	Business continuity incidents		Low	→	→	Meet resilience standards for all weather-related incidents	No relevant incidents over past quarter	All facilities should meet bank's resilience and recovery standards

Trend: How the risk levels have altered over the past time period since the board last saw the dashboard (for example, over the last 1, 3, 6 or 12 months)
Outlook: How the risk levels are expected to alter over a future time period (for example, the next 6 or 12 months)

↑ Increasing → Constant ↓ Decreasing

The Risk Report Card

VW do Brasil summarizes its strategy risks on a Risk Report Card organized by strategic objectives (excerpt below). Managers can see at a glance how many of the identified risks for each objective are critical and require attention or mitigation. For instance, VW identified 11 risks associated with achieving the goal "Satisfy the customer's expectations." Four of the risks were critical, but that was an improvement over the previous quarter's assessment. Managers can also monitor progress on risk management across the company.

Strategic objective	ASSESSED RISKS	CRITICAL RISKS	TREND
Achieve market share growth	4	1	↔
Satisfy the customer's expectations	11	4	↑
Improve company image	13	1	↔
Develop dealer organization	4	2	↔
Guarantee customer-oriented innovations management	5	2	↓
Achieve launch management efficiency	1	0	↔
Increase direct processes efficiency	4	1	↔
Create and manage a robust production volume strategy	2	1	↓
Guarantee reliable and competitive supplier-to-manufacturer processes	9	3	↔
Develop an attractive and innovative product portfolio	4	2	↓

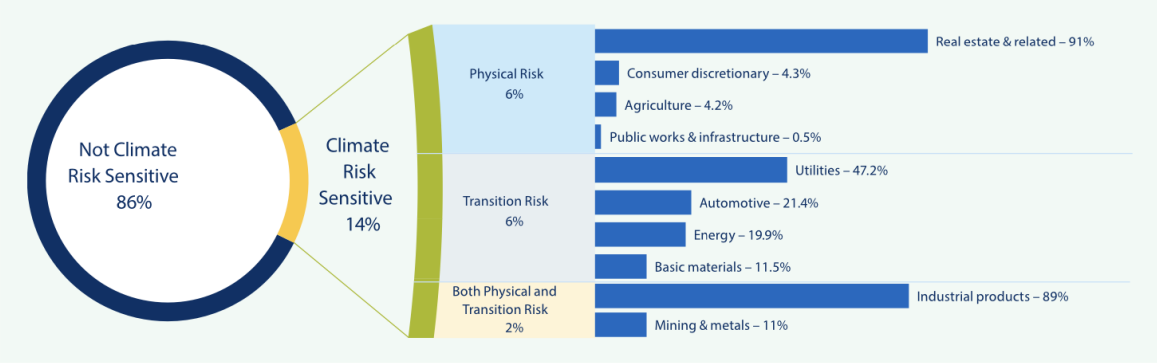
Source: UNEP-FI (left), HBR (right)

Guidance 18b: Examples of climate risk monitoring dashboards

Climate risk dashboards act as a strategic bridge between granular due diligence data and enterprise-level decisions. Turning diverse climate inputs into decision-useful insights requires robust IT infrastructure that links internal systems with external datasets to ensure consistency and automation.

A well-designed dashboard clarifies audience needs—from frontline staff to boards and regulators—and supports decisions on lending, capital allocation, client escalation, and long-term balance sheet resilience through dynamic, adaptive monitoring. For external stakeholders, dashboards also serve as a transparency tool, breaking down an institution's climate progress in a credible, standardised way.

Figure 7: Example Infographic of Climate Risk Sensitive Credit Risk Exposure (Royal Bank of Canada Europe Limited)



Climate Risk Heatmap[33]

Low Impact — High Impact

Counterparty Type	Jurisdiction	Transition Risk: Policy	Transition Risk: Technology	Transition Risk: Reputation	Transition Risk: Market	Transition Risk: Legal	Physical Risk: Acute	Physical Risk: Chronic	Outstanding Loan Balance ($M)[34]	% of Total RESL
Retail	Canada Real-Estate Secured Lending (RESL)								$333,608	88.0%
	US RESL								$45,401	12.0%
	Industry Sector								**Gross Credit Risk Exposures ($M)[35]**	**% of Total Non-Retail**
Non-Retail	Real Estate								$86,531	10.6%
	Agriculture								$9,179	1.1%
	Automotive								$16,580	2.0%
	Financial								$65,374	8.0%
	Food, beverage, and tobacco								$10,785	1.3%
	Forestry								$2,126	0.3%
	Government, public sector entities, and education								$449,737	55.0%
	Health and social services								$27,734	3.4%
	Industrial construction and trade contractors								$8,391	1.0%
	Metals and mining								$8,205	1.0%
	Pipelines, oil, and gas								$18,468	2.3%
	Power and utilities								$21,017	2.6%
	Professional and other services								$24,956	3.1%
	Retail sector								$11,594	1.4%
	Sundry manufacturing and wholesale								$19,125	2.3%
	Telecommunications, cable, and media								$13,256	1.6%
	Transportation								$15,072	1.8%
	Other								$9,623	1.2%

Source: UNEP-FI

Figure 4: Example Dashboard of Climate-Sensitive Business Activity (Desjardins)

Climate-related risk factors			Examples of affected sectors and populations (members and clients)	Desjardins sectors most likely to be affected: Investing	Lending	Property and casualty insurance	Life and health insurance	Operations
Physical risk	Chronic	Increase in average temperature	Real estate, vulnerable populations	•	•		•	•
		Changes in precipitation patterns	Extractive industries, agriculture	•	•	•		
		Rise in sea level	Infrastructure and buildings (coastal areas)					
		Drought	Agriculture and livestock farming, forest products		•			
		Deforestation	Forest products					
	Acute	Flooding, extreme precipitation and storms	Vulnerable populations, real estate, infrastructure	•	•	•	•	•
		Forest fires	Forest products, extractive industries	•	•	•		
		Heatwaves	Vulnerable populations, construction, real estate, agriculture		•		•	•
Transition risk	Political and legal	Price of carbon	Extractive industries, energy, transportation, manufacturing	•	•			
		Increased regulatory requirements	Transportation, extractive industries, energy, financial disclosure	•	•			•
		Liability exposure	Extractive industries, energy, transportation, automobile, financial disclosure	•	•			
	Reputational	Stigmatization of certain industries	Extractive industries, energy, transportation, agriculture and livestock farming	•	•			
	Market	Changes in consumer habits	Automobile, energy, agriculture and livestock farming	•	•			
		Access to capital	Energy, transportation, real estate	•	•			

Simplified mapping of climate-related risk. (Source: 2020 risk analysis; non-exhaustive list of affected sectors; work underway to determine the scope of repercussions on Desjardins Group's sectors.)