Annexure: Quantitative Tables

Template CRFR1: Transition risk – exposures and financed emissions by sector

Purpose: Provide an overview of a banks' gross carrying values by sector together with associated financed emissions, credit quality and maturity ladder. Provide supplementary information on off-balance sheet items by sector.

Content: Quantitative information.

Frequency: Annual.

Format: Fixed for columns. Flexible for rows that will vary based on each bank's sectoral materiality assessment.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain:

- Sectors: provide qualitative information on the materiality assessment of the sector exposures.
- Non-performing exposures: explain if they are using a definition consistent with [DIS40.2 Table CRB-A].
- Financed emissions: provide qualitative information on the methodology and sources used for the calculation of financed emissions.
- Any significant change, inter alia, in scope, sector classifications or calculation methods over the reporting period and the key drivers of such changes.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		On-balance sheet items														Off-balance sheet items
		Gross carrying values			Allowances/impairments		Residual maturity					GHG financed emissions				
		Total	%	Of which: non-performing exposures	Total	Of which: non-performing exposures	<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted residual maturity	Scope 1, Scope 2 and Scope 3 (MtCO2e)	Of which: Scope 3 (MtCO2e)	GHG target Scope 1, 2 and 3 (MtCO2e)	GHG target – reference year	Amount
1	**Sector**															
2	**Industry group**															
3	**Industry**															
4	Sub-industry															
…	…															
	Other sectors															
TOTAL			100													

Instructions:

- Banks shall disclose information on their exposures towards non-financial corporates as per [CRE20.41]-[CRE20.62], and retail exposures to small and medium-sized enterprises (SMEs) that meet the regulatory retail criteria as per [CRE20.63(2)], including loans, debt securities and equity instruments, classified in the banking book by sector of economic activity.

- Banks are expected to disclose material sectors. The 18 TCFD sectors should be disclosed where material. Banks are encouraged to disclose further disaggregated information if needed (following the respective materiality assessment).
- Targets - where applicable and available, specific, publicly disclosed, actionable portfolio objectives set by a bank to measure and manage its exposure to climate-related financial risks.

Columns:

(a) Gross carrying values: as per DIS40.

(b) Gross carrying values – %: column (a) expressed as a percentage of the total row under column (a).

(c) Of which: non-performing exposures: gross carrying values of non-performing exposures using the bank's own definition of non-performing exposures as per [DIS40.2 Table CRB-A]..

(d) Allowances/impairments: as per [DIS40].

(e) Of which: non-performing exposures: accumulated impairment amount associated only with non-performing exposures, defined under the same approach in column (c).

(j) Average weighted residual maturity: the obligor maturity in years weighted by gross carrying values.

(k) to (l) Greenhouse gas financed emissions – Scope 1, 2 and 3: aggregated counterparties' Scope 1, 2 and 3 financed emissions associated with banks' lending and investment activities in column (k) and separately counterparties' Scope 3 financed emissions under column (l). These financed emissions should relate exclusively to the on-balance sheet exposures reported in column (a) and could include counterparty-reported emissions and proxy measures (based on physical activity-based emissions or economic activity-based emissions). The absolute gross greenhouse gas emissions (GHG) generated during the reporting period, shall be measured in accordance with the Greenhouse Gas Protocol Corporate Standard and should be expressed as metric tonnes of CO_2 equivalent. Banks are expected to disclose greenhouse gas financed emissions for all material sectors. The 18 TCFD sectors should be disclosed where material. In instances where this information is not available for a particular sector, banks shall disclose information on their plans to implement methodologies to estimate and disclose GHG financed emissions as part of Table CRFRB.

(m) GHG target – Scope 1, 2 and 3 (MtCO2e): where applicable and available, banks should disclose forward-looking GHG absolute emission targets (Scope 1, Scope 2 and Scope 3).

(n) GHG target – reference year: reference year being the year of the banks' target for the values disclosed in column (m).

(o) Off-balance sheet items: full amount of the commitment expressed in the presentation currency of the bank's financial statements.

Template CRFR2: Physical risk – exposures subject to physical risks

Purpose: Provide an overview of a bank's gross carrying values subject to climate change physical risks including both chronic and acute events split by geographical region or location subject to climate change physical risk.

Content: Quantitative information.

Frequency: Annual.

Format: Fixed for columns. Flexible for rows.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain:

- Details of the methodology used to determine which exposures are subject to the impact of climate change physical risk.
- Any significant change over the reporting period and the key drivers of such changes.

		a	b	c	d	e	f	g	h	i	j
		Gross carrying values			Allowances/impairments		Residual maturity				
		Total	%	Of which: non-performing exposures	Total	Of which: non-performing exposures	<= 5 years	> 5 years <= 10 years	> 10 years <= 20 years	> 20 years	Average weighted residual maturity
1	Geographical region or location subject to climate change physical risk										
2	Of which: corporates										
3	Of which: loans collateralised with residential or commercial immovable property										
…	…										
X	**Total geographical regions or locations subject to climate change physical risks**										
Y	Total geographical regions or locations not subject to climate change physical risks										
Z	Total geographical regions or locations where the bank is unable to judge whether or not they are subject to climate change physical risks										
	TOTAL		100								

Instructions:

- Banks shall disclose information on their exposures towards: (a) non-financial corporates as per [CRE20.41] to [CRE20.62], and retail exposures to SMEs that meet the regulatory retail criteria as per [CRE20.63(2)], including loans, debt securities and equity instruments in the banking book; and (b) loans collateralised by residential or commercial immovable property as defined in [CRE20.77] and [CRE20.78].

Rows:

(1) **Geographical region or location subject to climate change physical risk:** This should be done at a provincial level as a start, and work towards more granular reporting over time. Banks are encouraged to disclose further disaggregated information.

(2) **Of which: corporates:** exposures towards corporates located in a geographical region or location subject to climate change physical risk (both chronic and acute events) based on the geographical location of the activity of the counterparty with the exception of exposures towards corporates that are collateralised with immovable property that should be allocated to row 3 loans collateralised with residential or commercial immovable property.

(3) **Of which: loans collateralised with residential or commercial immovable property:** loans collateralised by residential or commercial immovable property and exposures towards corporates that are collateralised with immovable property located in a geographical region or location subject to physical risk (both chronic and acute events).

(X) **Total geographical regions or locations subject to climate change physical risks:** this row shall present the aggregated amounts on the banks' exposures that are subject to climate change physical risks (both chronic and acute events).

(Y) **Total geographical regions or locations not subject to climate change physical risks:** this row shall present aggregated amounts on the banks' exposures towards corporates and loans collateralised by residential or commercial immovable property that are not subject to climate change physical risks. Please note this is a total row and banks are not expected to breakdown exposures not subject to climate change physical risks by geographical region or location.

(Z) **Total geographical regions or locations where the bank is unable to judge whether or not they are subject to climate change physical risks:** this row shall present aggregated amounts on the banks' exposures towards corporates (including those to real estate investment trusts or similar) and loans collateralised by residential or commercial immovable property where the bank is unable to judge whether or not these exposures are subject to climate change physical risks. Please note this is a total row and banks are not expected to breakdown exposures where the bank is unable to judge whether or not they are subject to climate change physical risks by geographical region or location.

Columns:

(a) **Gross carrying values - Total:** as per DIS40.

(b) **Gross carrying values – %:** column (a) expressed as a percentage of the total row of column a (sum of rows X, Y and Z).

(c) **Of which: non-performing exposures:** gross carrying values of non-performing exposures using the bank's own definition of non-performing exposures as per [DIS40.2 Table CRB-A].,

(d) **Allowances/impairments:**. as per [DIS40].

(e) **Of which: non-performing exposures:** accumulated impairment amount of non-performing exposures, defined under the same approach in column (c)..

(j) **Average weighted residual maturity**: the obligor maturity in years weighted by gross carrying values.

Template CRFR3: Transition risk – real estate exposures in the mortgage portfolio by energy efficiency level

Purpose: To breakdown banks' gross carrying values by level of energy efficiency of the underlying collateral.

Content: Quantitative information.

Frequency: Annual.

Format: Fixed for rows. Flexible for columns.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain:

- The jurisdictional coverage of the information and whether there are legal requirements to measure the energy efficiency of buildings in each of the jurisdictions in which the bank operates.
- Available information regarding the sources used. In particular, banks must disclose whether internal information, information provided by vendors and modelled information was used. For the modelled information, banks must provide a description of the variables, sources and assumptions used.
- Any significant change over the reporting period and the key drivers of such changes.

		a	b	c	d	e	f	g	h
		Gross carrying values	Level of energy efficiency						Without energy efficiency measurement
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	
1	Loans collateralised by residential immovable property								
2	Loans collateralised by commercial immovable property								
3	Collateral obtained by taking possession: residential and commercial immovable properties								
4	**Total**								
5	Of which: level of energy efficiency estimated								

Instructions:

- If necessary, banks may provide separate tables for relevant jurisdictions.

Rows:

(1) **Loans collateralised by residential immovable property:** loans that meet the definition of regulatory residential real estate exposures as per [CRE20.77].

(2) **Loans collateralised by commercial immovable property:** loans that meet the definition of regulatory commercial real estate exposures as per [CRE20.78].

(3) **Collateral obtained by taking possession: residential and commercial immovable properties:** collaterals (residential and commercial) obtained by taking possession where the bank is the owner of the foreclosed assets.

(4) **Total:** sum of rows 1, 2 and 3.

(5) **Of which level of energy efficiency estimated:** gross carrying value for which the information on rows 1 to 3 is based on estimates/internal calculations but has not been collected directly from the counterparty.

Columns:

(a) Gross carrying values: carrying values of loans collateralised with commercial and residential immovable property and of repossessed real estate collaterals as per DIS40,

(b) to (g) Level of energy efficiency (eg in kWh/property area (eg m^2) of collateral): banks shall disclose the gross carrying values by energy efficiency buckets based on the specific energy consumption of the collateral (eg kWh/property area (eg m^2)).

Total gross carrying value should be split into level of energy efficiency buckets in columns (b) to (g). Where the bank is not able to collect or estimate the energy efficiency level, the corresponding gross carrying values should be placed under column (h). Therefore, column (a) equals the sum of columns (b) to (h).

This information could be gathered from the counterparty or estimated by the bank in the absence of counterparty level information. For those exposures linked to more than one immovable property, the energy efficiency information shall be split and disclosed separately under energy efficiency levels, corresponding to the energy efficiency of each collateral.

More specifically, banks shall calculate the share of each collateral in the gross carrying values of exposure on the basis of the value of the collateral and disclose under the energy efficiency bucket linked to each collateral. For example, a bank that has a loan with a gross carrying values of MU 100,000 collateralised by two properties: property A and property B. Property A has a collateral value of MU 80,000 and energy efficiency bucket of 0; <= 100, while property B has a collateral value of MU 70,000 and energy efficiency bucket of > 500. In this example, the bank should disclose MU 53,333 (that is MU 100,000 * [80,000 / (80,000 + 70,000)] under the energy efficiency bucket of 0; <= 100 and MU 46,667 (that is MU 100,000 * [70,000 / (80,000 + 70,000)] under energy efficiency bucket of > 500.

(h) Without energy efficiency measurement: gross carrying values for which the bank has not been able to collect or estimate the energy efficiency level.

Template CRFR4: Transition risk – emission intensity per physical output and by sector

Purpose: To provide information on institutions financed GHG intensity emissions per physical output for those sectors where the bank has set targets.

Content: Quantitative information.

Frequency: Annual.

Format: Flexible for rows. Fixed for columns.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain:

- Sectors: provide qualitative information on the materiality assessment of the sector exposures.
- Banks that have not set intensity metric targets shall disclose information on their plans, if applicable and material, to implement methodologies to estimate and disclose this information.
- For each intensity metric:
    - Methodology: the methodology used to attribute absolute emissions and/or emissions intensity to banks' financing. This should include specific and clear references to which exposure amounts are used. The description should cover the scopes (Scope 1, Scope 2 and Scope 3 of the portfolio) covered by the GHG intensity metrics. Banks' chosen metrics shall include their clients' Scope 1, Scope 2 and Scope 3 emissions, where material and data allows.
    - Geographies and subsectors: description of geographies covered by the GHG intensity metrics in columns (c), (e) and (g) and description of the sub-sectors covered by the GHG intensity metrics.
- Any significant change over the reporting period and the key drivers of such changes.

		Reporting year			Targets					
		a	b	c	d	e	f	g	h	i
		Gross carrying values	GHG intensity metric per physical output – selected unit of reference	GHG intensity metric per physical output value	GHG intensity metric per physical output (year A)	GHG intensity metric per physical output value for (year A)	GHG intensity metric per physical output (year B)	GHG intensity metric per physical output – value for (year B)	PiT distance	PiT distance reference year
1	**Sector**									
2	**Industry group**									
3	**Industry**									
4	Sub-industry									
…	…									
	TOTAL									

Instructions:

- Banks shall disclose information on their exposures towards non-financial corporates as per [CRE20.41]-[CRE20.62], and retail exposures to SMEs that meet the regulatory retail criteria as per [CRE20.63(2)]].
- For loans for which the use of proceeds is unknown, the gross carrying value of the exposure shall be allocated to the relevant sector and alignment metric based on the counterparties' activity distribution, eg by counterparties' turnover by activity.
- Banks are expected to disclose GHG intensity metrics for sectors within the 18 sub-industries identified by TCFD where material. Additionally, banks are expected to disclose any other material sector for the bank not covered within the 18 TCFD sectors. See the illustrative example of sectors and related metrics below.
- Banks can disclose several metrics for each sector that are relevant to their financing activity. Banks shall add a row in the template for each relevant combination of sector and GHG intensity metric included in column (b).
- Targets - where applicable and available, specific, publicly disclosed, actionable portfolio objectives set by a bank to measure and manage its exposure to climate-related financial risks.

Columns:

(a) **Gross carrying values:**. as per [DIS40].

(b) **GHG intensity metric per physical output – selected unit of reference:** description of the unit(s) of reference chosen for columns (c), (e) and (g), expressed in MtCO2e per physical output relevant for the chosen sector (see examples of metrics below). The denominators for intensity metrics should be physical metrics (eg CO_2 e/kWh, CO_2 e/per passenger-km, CO_2 e/tonne of product). To allocate multiple counterparties' climate indicators at portfolio level, banks should apply a portfolio weight approach, which is an average of the counterparties' own intensity metrics weighted by their loan size.

(c) **GHG intensity metric per physical output:** metric(s) value(s) at the year of reference. This is the weighted intensity metric per physical output for each counterparty by the gross carrying value of the relevant sector.

(d) **GHG intensity metric per physical output – year A:** reference year (eg 2030, 2050 or other) being the year A in which the bank has set a target to achieve the $mtCO_2$-e per physical output relevant for the chosen sector target/target disclosed in column (e).

(e) **GHG intensity metric per physical output – value for (year A):** value of the target, if any, applied by the bank to be achieved before year A, expressed in tCO_2-e per physical output relevant for the chosen sector.

(f) **GHG intensity metric per physical output – year B:** reference year (eg 2030, 2050 or other) being the year B in which the bank has set a target to achieve the tCO_2-e per physical output relevant for the chosen sector target/target disclosed in column (g).

(g) **GHG intensity metric per physical output – value for (year B):** value of the target, if any, applied by the bank to be achieved before year B, expressed in tCO_2-e per physical output relevant for the chosen sector.

(h) **PiT distance to year A or year B target:** the point in time distance of the column (c) metric to the year A or year B GHG intensity metric target expressed in percentage points. This distance shall be expressed as the difference between the indicator in column (c) and the target in column (e) or (g), divided by the same target in column (e) or (g)

$$PiT\ distance\ to\ target = 100 * \frac{\text{Metric at reporting year (column c)} - \text{Target(column e or g)}}{\text{Target (column e or g)}}$$

(i) **PiT distance reference year*:*** reference year (column (d) or (f) for which the PiT distance is calculated.

Illustrative example of sectors and related metrics:

Oil and gas	Tons of CO_2e per gigajoule

Passenger air transportation	Tonnes of CO_2 per passenger distance
Maritime transportation	Tonnes of CO_2 per passenger distance
Chemicals	CO_2 per tonne of output