

Annex 11: Task Force on Climate-Related Financial Disclosures (TCFD)

Focus Areas	Recommendations	References
Governance	Describe the board's oversight of climate-related risks and opportunities.	Sustainability Management CDP Climate Change and Water Security 2024 Report (pages 50-53)
	Describe management's role in assessing and managing climate-related risks and opportunities.	Sustainability Management Our Material Topics and Sustainability Approach Climate Change and Environmental Performance of the Bank Risk Management CDP Climate Change and Water Security 2024 Report (pages 55-59)
Strategy	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long-term.	Financial Capital Risks and Opportunities Intellectual Capital Risks and Opportunities Manufactured Capital Risks and Opportunities Social and Relational Capital Risks and Opportunities Human Capital Risks and Opportunities Natural Capital Risks and Opportunities Risk Management CDP Climate Change and Water Security 2024 Report (pages 14-15)
	Describe the impact of climate related risks and opportunities on the organization's businesses, strategy, and financial planning.	Our Material Topics and Sustainability Approach Responsible Finance and Sustainable Development Climate Change and Environmental Performance of the Bank CDP Climate Change and Water Security 2024 Report (pages 16-20)
	Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Climate Change and Environmental Performance of the Bank List of Companies Covered by the Science-Based Target initiative CDP Climate Change and Water Security 2024 Report (pages 87-103)
Risk Management	Describe the organization's processes for identifying and assessing climate-related risks.	Our Material Topics and Sustainability Approach Responsible Finance and Sustainable Development Climate Change and Environmental Performance of the Bank CDP Climate Change and Water Security 2024 Report (pages 21-25)
	Describe the organization's processes for managing climate-related risks.	Environmental Policy Responsible Finance and Sustainable Development Climate Change and Environmental Performance of the Bank Risk Management CDP Climate Change and Water Security 2024 Report (pages 21-25)
	Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	Risk Management Responsible Finance and Sustainable Development CDP Climate Change and Water Security 2024 Report (pages 25-28)
Metrics and Targets	Disclose the metrics used by the organization to assess climate related risks and opportunities in line with its strategy and risk management process.	Financial Capital Risks and Opportunities Intellectual Capital Risks and Opportunities Manufactured Capital Risks and Opportunities Social and Relational Capital Risks and Opportunities Human Capital Risks and Opportunities Natural Capital Risks and Opportunities Responsible Finance and Sustainable Development Climate Change and Environmental Performance of the Bank Risk Management Annex 3: Environmental Performance Indicators CDP Climate Change and Water Security 2024 Report (pages 128-136)
	Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	Annex 3: Environmental Performance Indicators CDP Climate Change and Water Security 2024 Report (pages 136-145)
	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Our Performance Indicators by Capital Elements Our Medium- and Long-Term (3 to 5 years) Goals Climate Change and Environmental Performance of the Bank CDP Climate Change and Water Security 2024 Report (pages 162-187)