

# ENVIRONMENT, SOCIAL, AND GOVERNANCE (ESG)



**BIZENIUS**<sup>®</sup>  
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## AND CLIMATE RISK

## STRESS TESTING

## MASTERCLASS

IDENTIFY, ASSESS, AND MANAGE ENVIRONMENTAL, SOCIAL, AND GOVERNANCE RISKS

LIVE ONLINE / CLASSROOM PROGRAM



# Course Overview

**It is predicted that ESG assets could hit \$53 trillion by 2025, a third of global assets under management.**

As financial institutions increasingly incorporate environmental, social, and governance factors into their investment and lending strategies – and develop their own sustainable finance programmes – employees need the essential knowledge and skills to support these initiatives. Sustainable finance and ESG issues are top of the agenda of bank regulatory authorities, as is climate change risk and how this will impact banks. Closely linked to identifying and measuring climate related risks is ESG disclosure and scenario analysis.

In this masterclass, we start by covering the key facts about **ESG and its implications** on people, business models of firms and on portfolios of financial institutions around the world. We then review the recent and relevant developments in the Climate Change movements, political arena and business strategies of the leading firms. After setting the scene we introduce the key concepts of **ESG Risk Management** and explore the main aspects of physical and transitional climate risk drivers. Then we touch upon the extensive regulatory activities and guidelines and move into **climate risk measurement and modeling**. Here we elaborate on carbon measurement, climate data, impact on traditional credit risk models, ECL calculations and model risk management. As a next step we move on to the forward-looking aspects of Climate Risk Management and forecasting, in particular diving into **ESG Stress Testing** and Scenario Analysis which are crucial for **sustainable business steering**. We will conclude our course by zooming into ESG risk disclosure and reporting initiatives and discuss their relevance for climate risk measurement and modelling.





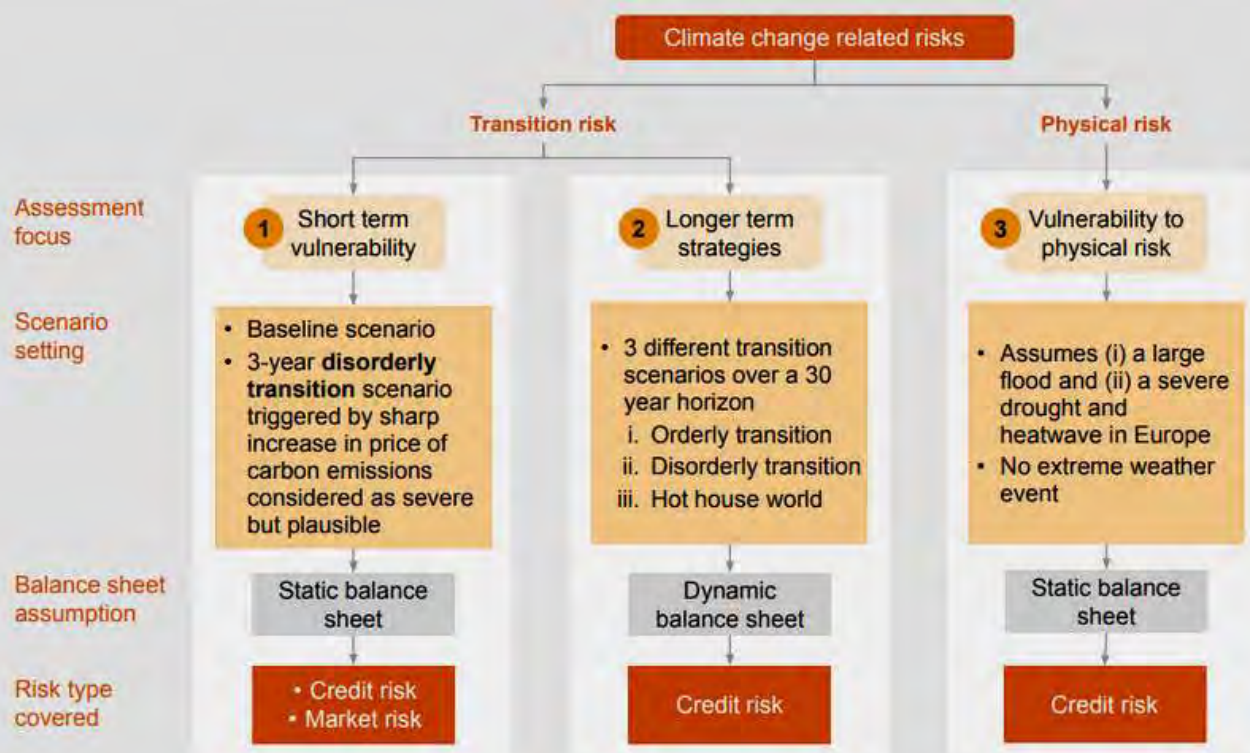
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## Benefits of Attending



- Name the key objectives of the EU's Green Deal
- Understand regulatory changes and their consequences for banks
- Addressing the key challenges in stress-testing climate risk
- Recognize how to identify, manage, and minimize ESG risk
- Describe the future of ESG investing and how it will evolve
- Understand how ESG risks are considered in credit ratings
- Evaluate data sources and scenario generation
- Understand risk mitigation and control tools
- Stress-testing banks for climate change



# Who Should Attend :

The in-house training version may be tailored to your specific industry need. This course is suitable for novice and experienced participants. It is designed robustly to give you both basic concepts and principles for novice participants as well as ample opportunity for experienced participants to amplify the principles and concepts through reflection on your own work experience.

- Head of departments
- Stress-testing Team
- Bank Climate Risk
- Model risk
- Capital Modeling
- Data management
- Credit Risk
- ESG Team
- Sustainable Finance
- ESG Head Investor Relations
- ESG Analytics
- Regulator and auditor
- Sustainable Financing Coordinator
- Climate and Sustainable Finance Manager
- Head of Climate Change
- ESG Strategy
- Climate and ESG Capital Markets
- Structured Finance
- Origination & Sustainability
- Group Environmental Sustainability
- Climate Risk Program manager
- Climate /ESG Risk & Control



## After Attending This Course You Will Be Able To:

- Key principles of ESG, responsible banking, and sustainable financing
- Evaluate the challenges to integrating ESG issues in credit analysis
- Utilize ESG reporting frameworks appropriate for your industry
- Ensure bank is complying with regulator requirement on climate risk management
- Incorporate sustainable finance best practices into the organization's lending
- Gain an understanding of what exactly is climate risk and how it affects financial institutions
- Assess what modelling approaches are applicable for stress testing
- Determine the differences in climate risk stress-testing and development of climate scenario analysis
- Address the key challenges in stress-testing climate risk
- Analyze ESG factors' impact on expected loss - PD, EaD and LGD
- Determine the risks of failing to address ESG issues on the banking business model
- Understanding data validations, reconciliations and plausibility checks
- Risk Pricing and Model Risk Management
- Draft product terms and issuance factors for Green Banking
- Learn impact of climate risk exposure from a capital management perspective

# AGENDA

## Introduction to climate risk assessment:

- Climate-related risk channels
- Growing agenda on climate-related risk at international level
- Climate Change Facts
- Climate Change Impact & challenges

## Stress-testing banks for ESG:

- Climate risk testing requirements
- Building a practical climate risk stress-testing framework
- ESG stress testing: design and conceptual issues
- Challenges in ESG risk stress-testing: data
- Challenges in climate risk stress-testing: internal control
- Disclosure Scenario Analysis - Stress Testing
- A long-term horizon (30 years, sufficient to observe the effects of climate change)

## Toolkit for assessment of climate-related physical risks:

- Dimensions of physical risk assessment
- Data sources and geospatial tools for physical risk analysis
- Experimental indicators for physical hazards

## Sustainable Finance Market & Products:

- The 5 pillars of sustainable finance(SF): experiences from bond and loan markets
- Overview of SF market participants
- SF policies and regulation
- Impact reporting and communications
- Sustainable finance products
- The green bond market
- The green loan market

## The Intersection of ESG and Credit:

- What, why and how of ESG risks.
- ESG risks in credit, with examples
- Drivers and barriers for ESG analysis
- The importance of materiality
- ESG influences on bank ratings drivers
- Sustainability ratings providers
- Learn ESG ratings and supplementary data

## Credit Consequences of ESG for Banks:

- ESG transmission channels and impact on financial risks
- Assessing the economic backdrop through an ESG lens
- Learn how the ESG factors fit into the credit analysis framework?
- ESG factors' impact on PD, ED and LGD
- Policy and regulatory changes – focus on climate risk
- Risks of failure to address ESG issues

## Climate change and the data challenge:

- Overview of climate-related data needs, availability and gaps
- Key environmental metrics identified
- Discussion: what challenges does data pose for participants own organisations?
- Understanding data validations, reconciliations and plausibility checks

## Sustainable investing: key challenges and opportunities:

- Emergence of sustainable investing as the new normal
- Impact of ESG mandate on the investment strategies of central banks
- Tips for balancing financial and sustainability requirements
- Criteria for assessing the suitability of available products and services





## ABOUT BIZENIUS

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- NBAD
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- ABSA Bank
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- Bank of Africa
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- Raiffeisen Bank
- Patria BankGIPF HOUSE
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- Safwa Islamic Bank
- Bank Windhoek
- National Bank of Kenya
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- PRASAC
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- Alliance Bank Malaysia
- Pride Microfinance Ltd
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- MyBucks
- BNP Paribas
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- Grenada Co-operative Bank Ltd
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- Ahli United Bank
- Keystone Bank
- Saib Bank
- Bank Muscat
- Afreximbank
- Raw Bank
- FBN Bank
- Bred Bank
- Union Bank
- Credit Bank
- Ly Hour
- SABB
- BANK ABC
- NBS Bank
- BCI
- Centenary Bank
- National Trust Bank
- National Bank of Egypt
- Rand Merchant Bank
- Capricorn Group Limited
- Egyptian Arab Land Bank
- Coronation Merchant Bank
- Arab Africa International Bank
- Safwa Islamic Bank
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