Climate risk scenario analysis 2019

For presentation KCAF

30 January 2020

ABN AMRO Risk Management Mortgages / Central Risk Management / Group Economics

STRATEGY

Purpose:

BANKING FOR BETTER, FOR GENERATIONS TO COME

Strategy:

ACCELERATING THE SUSTAINABILITY SHIFT

SUPPORT
our clients' transition to sustainability

REINVENT
the customer experience

BUILD
a future proof bank

SUSTAINABLE FOCUS AREAS

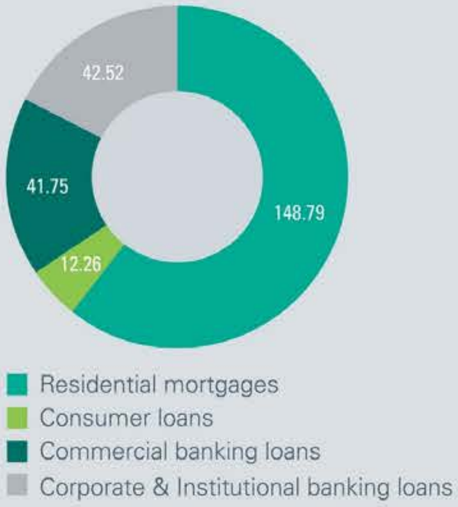
Accelerating the transition to a circular economy

Combat climate change

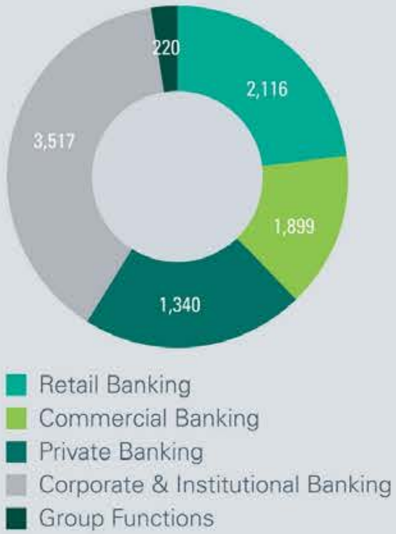
Making positive impact on society

ABN AMRO AT A GLANCE

Loans and advances to customers (2018)
(in EUR billions)



Operating income by business (2018)
(in EUR millions)



Net profit
(in EUR millions)

2,325

(vs. EUR 2,791 million in 2017)

Retail sales made digitally

>70%

(vs. 37% in 2017)

Return on equity

11.4%

(vs. 14.5% in 2017)

Employee engagement

80%

(vs. 79% in 2017)

CLIMATE RISK

TCFD
TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

Fysiek risico van de effecten van klimaat verandering.

Transitie risico van de efforts om klimaatverandering tegen te gaan.

MISSION 2030: MAKING REAL ESTATE MORE SUSTAINABLE

Our ambition:

By 2030, all residential properties and offices we finance will average an energy label A, including our own offices.


1:116

Doorrekening door de keten heen

Klimaat experts

Techneuten

Bankiers

Hoe werkt risicomanagement bij een hypotheekbank?

ABN Amro

Assets	Liabilities
Hypotheken	Eigen vermogen
Liquide middelen	Vreemd vermogen

Fysieke risico's

De huizenmarkt in Nederland ………..

Vijf lagen model ‘Physical Risk Assessment’

Macro effecten

HET WEER IN 2030 & 2050

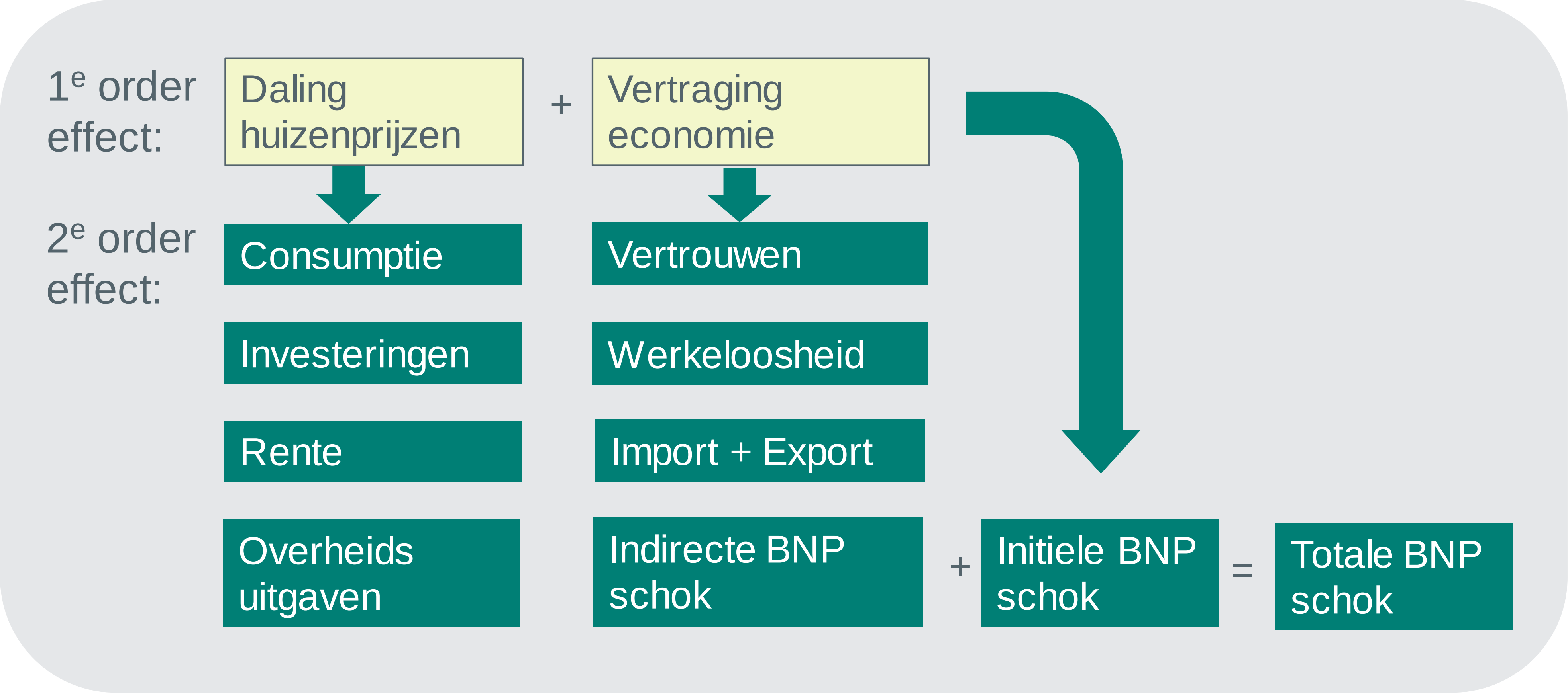
FYSIOLOGISCHE IMPACT

KWETSBAARHEID ONDERPAND

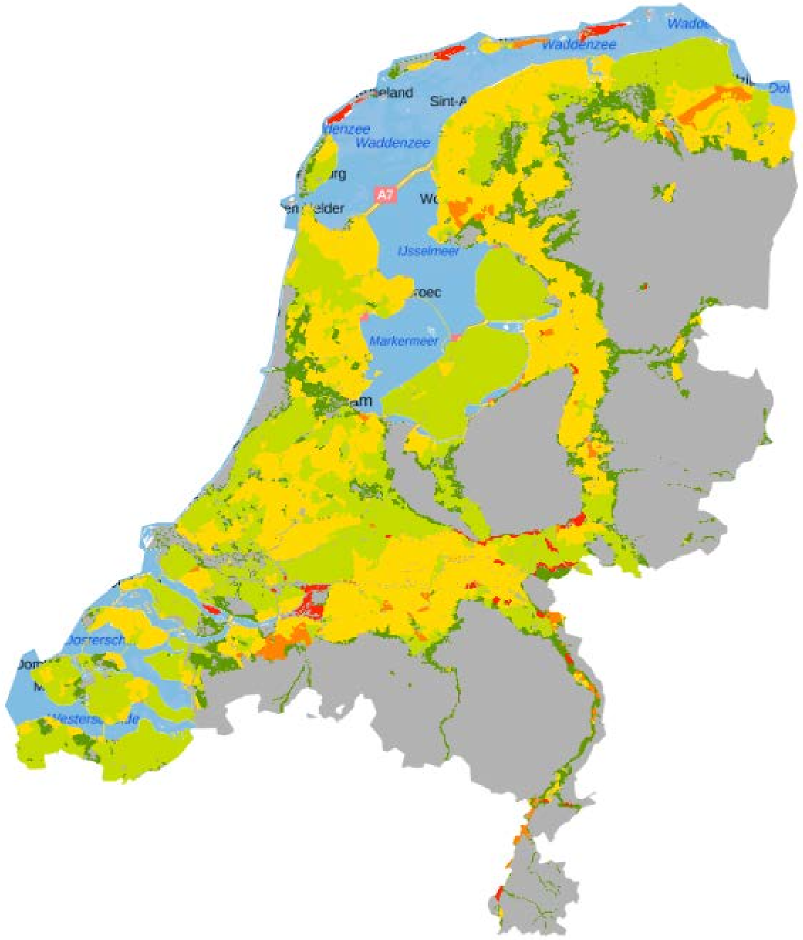
FINANCIELE VEERKRACHT EIGENAAR

€ IMPACT OP BANK EN KLANT

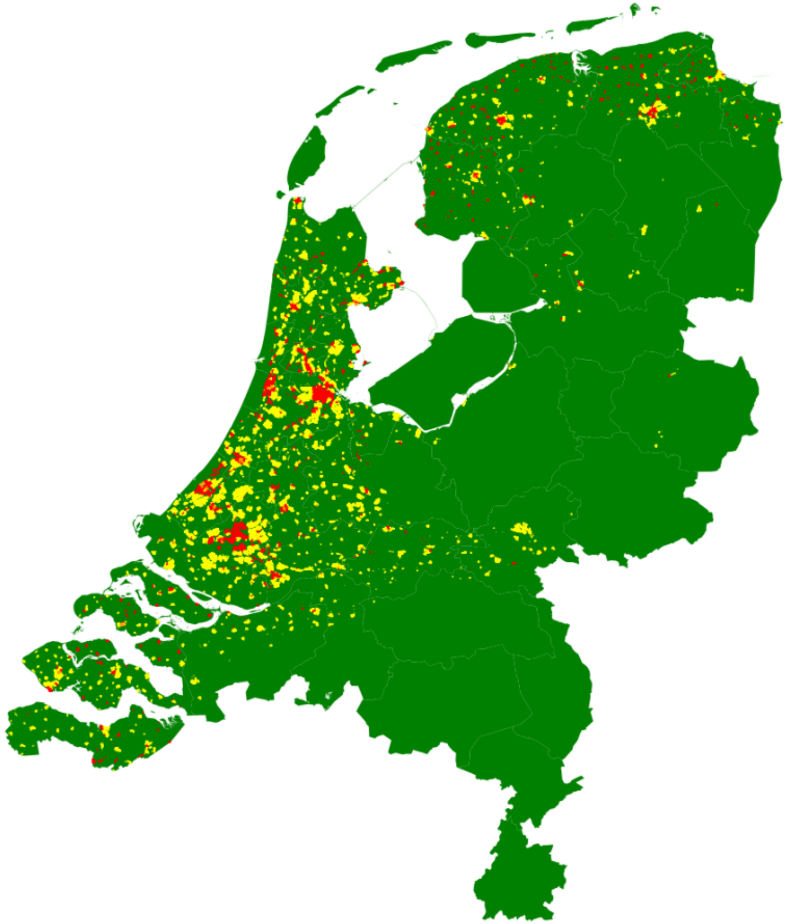
Macro-economisch effect



Kans op schade door overstroming en droogte



Kans op 50 cm overstroming



Kans op paalrot

Hypotheek impact: een 3-trapsraket

Huidig

- Bestaande portefeuille
- Waarde
- Loan to Value
- Voorziening
- Kapitaal
- Winst

Schade

- Overstroming
- Paalrot
- Waarde
- Loan to Value
- Voorziening
- Kapitaal
- Winst

Reparatie

- Spaargeld
- Hypotheek 2%
- Hypotheek 0%
- Executie verkoop
- Waarde
- Loan to Value
- Voorziening
- Kapitaal
- Winst

Naast impact op de bank, ook aandacht voor kwetsbare klanten

geen risico

wel risico

robuust pand

kwetsbaar pand

robuuste klant

kwetsbare klant

robuuste klant

kwetsbare klant

Dank voor uw aandacht!

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ABN AMRO