

MAB climate Risk Matrix

No	Risk
1	Facilities - owned
2	Facilities – leased
3	Employees (in case of office shut down)
4	Technology & Solution infrastructure (including external suppliers)
5	Contents - buildings
6	Employees living in areas prone to climate change related events
7	Customer assets at risk from damage due to climate events
8	Susceptible to failures of utilities providers (telecom & electricity)
9	Our AR's limited knowledge of green mortgage solutions impacting their ability to provide comprehensive advice
10	Failing to adjust to changing market demands driven by climate change
11	Lenders not wanting to finance certain properties
12	Insurances increasing for at risk properties (Specific insurance products)
13	Lack of product availability to finance upgrade works that improve the environmental credentials of properties
14	Lenders moving to net zero models – MAB not proactively meeting new standards (expected of an intermediary)

