

Theme	Scoring indicator	Scoring Rubric	Importance level	Points	Max
1. Targets					
1.1 High-level commitment					
	1.1.1 The bank discloses a commitment to achieve net zero financed emissions by 2050 or sooner, consistent with a 1.5°C scenario.		High		4
	Aligned	The bank discloses a commitment to reach net-zero financed emissions by 2050 or sooner, consistent with a 1.5°C scenario. The bank discloses that the target covers all emissions-intensive sectors and material business segments.		4	
	Partially aligned	The bank discloses a target to reach net-zero financed emissions by 2050 or sooner, consistent with a 1.5°C scenario.		2	
	Additional points for partially aligned	The bank discloses that the target covers all emissions-intensive sectors		1	
		The bank discloses its material business segments and discloses that the target covers all material business segments.		1	
	Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.	0		
	1.1.2 The bank is a member of the Net-zero Banking Alliance.		Medium		3
	Aligned	The bank has joined the UN-convened Net-zero Banking Alliance, demonstrating its commitment to the global transition to net-zero by 2050.		3	
	Partially aligned	N/A		1.5	
	Not aligned	The bank is not a member of the Net-zero Banking Alliance.		0	
1.2 Supporting Targets					
	1.2.1 The bank discloses a commitment to reach 100% of electricity consumption from renewable sources by 2030 or sooner.		Low		2
	Aligned	The bank discloses a target to reach 100% of its electricity consumption from renewable sources by 2030 or sooner. Additionally, the bank has already reached 90% of its electricity consumption from renewable energy.		2	
	Partially aligned	The bank discloses a target to reach 100% of its electricity consumption from renewable sources by 2030 or sooner.		1	
	Additional points for partially aligned	The bank has already reached 50% of its electricity consumption from renewable energy.		0.5	
		The bank has already reached 90% of its electricity consumption from renewable energy.		0.5	
	Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.	0		
	1.2.2 The bank discloses an interim financed emissions reduction target, consistent with a 1.5°C scenario.		High		4
	Aligned	The bank discloses an interim financed emissions target which has been verified by a credible and independent third-party using best practice methodology as consistent with a 1.5°C scenario. The target covers all sectors of the bank, is based on absolute emissions and covers all material business segments.		4	
	Partially aligned	The bank discloses an interim financed emissions target that covers all sectors of the bank.		2	
	Additional points for partially aligned	(i) The target has been verified by a credible and independent third-party using best practice methodology as consistent with a 1.5°C scenario.		0.66	
		(ii) The target is based on absolute emissions.		0.66	

	(iv) The bank discloses its material business segments and the target covers the banks material business segments.		0.66	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
1.2.3 The bank discloses sector specific financed emissions reduction targets, consistent with a 1.5°C scenario.				
Aligned	The bank has set interim sector-based targets for all emissions-intensive sectors. The bank discloses details on the use of widely accepted science-based decarbonisation scenarios that are aligned with the temperature goals of the Paris Agreement. The target baseline-year is no more than two full reporting years prior to the setting of the target, is based on either absolute emissions or sector-specific emissions intensity and covers all material business segments.	High	4	4
Partially aligned	The bank has set interim sector-level targets.		2	
Additional points for partially aligned	(i) The target covers all emissions-intensive sectors.		0.4	
	(ii) The bank discloses use of widely accepted science-based decarbonisation scenarios that are aligned with the temperature goals of the Paris Agreement.		0.4	
	(iii) The target is based on absolute emissions or sector-specific emissions intensity.		0.4	
	(iv) The target's baseline year is no more than two full reporting years prior to the setting of the target.		0.4	
Not aligned	(v) The bank discloses its material business segments and the target covers all material business segments.		0.4	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the	0		
1.2.4 The bank discloses a climate solutions financing target.				
Aligned	The bank discloses a climate solutions financing target as an aggregate amount or share of its total financing portfolio.	High	4	4
Partially aligned	The bank does not disclose a target, but has a strategy to increase its portion of climate solutions financing.		2	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
2. Strategy and Action				
2.1 The bank does not provide project financing to new or expanded thermal coal mines.				
Aligned	The bank has a policy that precludes direct lending to any new or expanded thermal coal mines.	Very High	5	5
Partially aligned	The bank has a policy that precludes direct lending to any new thermal coal mines.		2.5	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
2.2 The bank does not provide corporate financing to companies developing new or expanded thermal coal mines.				
Aligned	The bank has a policy which precludes the current provision of corporate financing to companies developing new or expanded thermal coal mines.	Very High	5	5
Partially aligned	The bank has a policy which precludes the provision of corporate financing by 2025 to companies developing new or expanded thermal coal mines.		2.5	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
2.3 The bank does not provide project financing to new or expanded oil or gas projects.				

Aligned	The bank has a policy that precludes direct lending to any new or expanded oil or gas projects.	Very High	5	5
Partially aligned	The bank has a policy which places restrictions on lending to any new oil or gas projects. This includes precluding finance to projects that are not in accordance with a credible emissions trajectory aligned with 1.5 degrees of warming.		1.25	
Additional points for partially aligned	The bank has a policy that precludes direct lending to any new oil or gas projects.		1.25	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
2.4 The bank does not provide corporate financing to companies that are undertaking new or expansionary oil or gas projects.				
Aligned	The bank has a policy which precludes the current provision of corporate financing to	Very High	5	5
Partially aligned	The bank has a policy which precludes the provision of corporate financing by 2025 to		2.5	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
2.5 The bank requires customers in emissions-intensive sectors to adopt a transition strategy based on a 1.5°C trajectory by 2025.				
Aligned	The bank requires customers in emissions-intensive sectors to adopt a transition strategy based on a 1.5°C trajectory by 2025. To ensure credibility of the customer's corporate targets, the bank promotes verification by a credible and independent third-party and otherwise discloses details on how it will assess the transition strategy. This includes a requirement that offsets should not be used to meet interim targets and that the mitigation hierarchy should be followed to reduce greenhouse gas emissions.	Very High	5	5
Partially aligned	The bank requires customers to adopt a transition strategy by 2025, or there is evidence		2.5	
Additional points for partially aligned	To ensure credibility of the customer's corporate targets, the bank promotes verification by a credible and independent third-party using best-practices methodology and otherwise discloses details on how it will assess that the transition strategy is aligned with a 1.5°C trajectory.		1.25	
	The bank discloses a requirement that offsets should not be used to meet interim targets and that the mitigation hierarchy should be followed to reduce greenhouse gas emissions.		1.25	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
2.6 The bank has a policy which states that it will cease financing to customers in emissions-intensive sectors unless they have				
Aligned	The bank publicly discloses a policy which states that the bank will cease financing to customers in emissions-intensive sectors unless they have adopted a transition strategy which is aligned with a 1.5°C pathway by 2025.	Very High	5	5
Partially aligned	The bank publicly discloses a policy which outlines the actions it will take if customers fail to adopt a transition strategy which is aligned with 1.5°C by 2025.		2.5	
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
2.7 The bank has a policy on deforestation.				
Aligned	The bank has a policy which precludes investing or financing businesses linked to	Very High	5	5
Partially aligned	The bank has a policy on deforestation, degradation or land use change that precludes financing to particular forest risk commodities or activities.		2.5	

	Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
3. Governance					
3.1 Climate risk assessment					
3.1.1 The bank employs climate scenario analysis to assess its exposure to transition risks.					
	Aligned	The bank uses climate-related scenario analysis to assess its exposure to transition risks and discloses a quantitative estimate of the risks identified. The scenario analysis makes use of a variety of credible emissions trajectories and covers material emissions-intensive sectors.	High	4	4
	Partially aligned	The bank uses climate-related scenario analysis to assess its exposure to transition risks.		2	
	Additional points for partially aligned	(i) The bank discloses a quantitative estimate of the risks identified		0.66	
		(ii) The bank discloses details on the use of a variety of credible emissions trajectories.		0.66	
		(iii) The analysis covers material emissions-intensive sectors.		0.66	
	Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.	0		
3.1.2 The bank employs climate scenario analysis to test its exposure to physical risks.					
	Aligned	The bank uses climate-related scenario analysis to assess its exposure to physical risks and discloses a quantitative estimate of the risks and identified. The scenario analysis makes use of physical climate models and a variety of credible emissions trajectories, including at least 3°C of warming and covers climate-vulnerable sectors.	High	4	4
	Partially aligned	The bank uses climate-related scenario analysis to assess its exposure to physical risks.		2	
	Additional points for partially aligned	(i) The bank discloses a quantitative estimate of the risks identified		0.66	
		(ii) The bank discloses details on the use of a variety of credible emissions trajectories, including at least 3°C of warming.		0.66	
		(iii) The analysis covers climate-vulnerable sectors.		0.66	
	Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.	0		
3.2 Governance and remuneration					
3.2.1 The bank has clear accountability for climate strategy at the board level.					
	Aligned	The bank has a nominated board position and/ or board-level committee with explicit responsibility for climate change-related issues.	High	4	4
	Partially aligned	There is evidence of a nominated managerial position or executive-level committee with explicit responsibility for climate-change related issues.		2	
	Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
3.2.2 The bank's board has sufficient capabilities or competencies to assess and manage climate-related risks and opportunities.					
	Aligned	The bank has at least one board member with competence on climate-related issues. This is demonstrated by the bank's self-assessment of board member skills or either relevant experience, education or advisory roles on other boards or committees focused on climate-related issues.	Medium	3	3
	Partially aligned	The bank does not have at least one board member with competence on climate-related issues, but they explicitly state that they plan to address this within the next two years.		1.5	

	Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
3.2.3	The bank's remuneration of senior executives incorporates performance on climate change related topics.		High		4
	Aligned	The bank's CEO and/or at least one other senior executive's remuneration specifically incorporates performance on climate change related topics. This is indicated by short-term or long-term incentive weighting of at least 10% assigned to the fulfillment of to bank's climate change strategy.		4	
	Partially aligned	There is evidence that the bank's remuneration of the CEO and/or senior executives incorporates climate change related topics.		2	
	Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0	
3.3 Policy engagement					
3.3.1	The bank has direct climate-policy engagement that is aligned with the IPCC and the Paris Agreement.		Medium		3
	Aligned	Based on Influence Map's Organisation Score, which is a measure of how supportive or obstructive a company's engagement is towards Paris-agreement aligned climate policy, the bank scored 75% or above.		3	
	Partially aligned	Based on Influence Map's Organisation Score, which is a measure of how supportive or obstructive a company's engagement is towards Paris-agreement aligned climate policy, the bank scored between 50% and 74%		1.5	
	Not aligned	Based on Influence Map's Organisation Scope, which is a measure of how supportive or obstructive a company's engagement is towards Paris-agreement aligned climate policy, the bank scored 49% or below.		0	
3.3.2	The bank has indirect climate-policy engagement that is aligned with the IPCC and the Paris Agreement.		Medium		3
	Aligned	Based on Influence Map's Relationship Score, which is a measure of how supportive or obstructive a company's industry associations are towards climate policy aligned with the Paris agreement, the bank scored 75% or above.		3	
	Partially aligned	Based on Influence Map's Relationship Score, which is a measure of how supportive or obstructive a company's industry associations are towards climate policy aligned with the Paris agreement, the bank scored between 50% and 74%.		1.5	
	Not aligned	Based on Influence Map's Relationship Score, which is a measure of how supportive or obstructive a company's industry associations are towards climate policy aligned with the Paris agreement, the bank scored 49% or below.		0	
3.3.3	The bank reviews its own and its trade associations' climate policy engagement positions or activities.		Medium		3
	Aligned	Based on Influence Map methodology for the Corporate Review of Climate Policy Engagement, the bank has broadly met investor expectations on its review of its own and its trade associations' climate policy engagement positions/ activities. This is indicated by a score of 75% and above.		3	
	Partially aligned	Based on Influence Map methodology for the Corporate Review of Climate Policy Engagement, the bank has made some progress on investor expectations in this area, but has significant deficiencies in its review of its own and its trade associations' climate policy engagement positions/ activities. This is indicated by a score of 25-74%.		1.5	

Not aligned	Based on Influence Map methodology for the Corporate Review of Climate Policy Engagement, the bank has fallen short of investor expectations on its review of its own and its trade associations' climate policy engagement positions/ activities. This is indicated by a score of 24% and below, or the bank has not published an industry review within the last two years.		0
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4. Reporting

4.1 The bank discloses its financed emissions on an annual basis.			
Aligned	The bank discloses its financed emissions. The disclosure is based on absolute emissions and covers all emissions-intensive sectors and material business segments.	High	4
Partially aligned	The bank discloses its financed emissions.		2
Additional points for partially aligned	(i) The disclosure is based on absolute emissions. If the bank has adopted emissions-intensity targets for portfolio-wide or sector-based targets, both emissions intensity and absolute emissions are reported.		0.67
	(ii) The disclosure covers all emissions-intensive sectors.		0.67
	(iii) The bank discloses its material business segments and the disclosure covers all material business segments.		0.67
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.	0	
4.2 The bank discloses the methodology used to calculate its financed emissions.			
Aligned	The bank discloses the methodology used to calculate its financed emissions and provides an explanation for any deviation from methodologies such as PCAF or PACTA.	Medium	3
Partially aligned	The bank discloses its methodology used to calculate and report its financed emissions.		1.5
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0
4.3 The bank discloses a list of activities included in its climate financing target.			
Aligned	The bank discloses details on an exhaustive list of activities that are eligible for climate financing and explicitly states or there is evidence that this list excludes gas or nuclear related projects.	Medium	3
Partially aligned	The bank discloses details on a list of activities that are eligible for climate financing but this does not exclude gas or nuclear energy projects.		1.5
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0
4.4 The bank obtains independent limited assurance on its sustainability performance reporting.			
Aligned	The bank obtains independent limited assurance on its sustainability performance reporting including financed emissions data.	Medium	3
Partially aligned	N/A		1.5
Not aligned	There is no evidence available, or there is inconsistent or poor-quality reporting on the indicator which makes it difficult for the assessor to assign a score.		0
4.5 The material impacts of climate-related matters have been taken into account in the audit of the bank's financial statements.			
Aligned	The bank's Independent Auditor's Report states that the auditor has considered the material impacts of climate-related matters in its review of the financial statements.	Medium	3
Partially aligned	N/A		1.5

Not aligned	There is no evidence that the auditor has assessed the material impacts of climate-related matters in its audit of the bank's financial report.	0
Total		100