



2025

Real Estate Lender Scoring Document

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Purpose of this Document

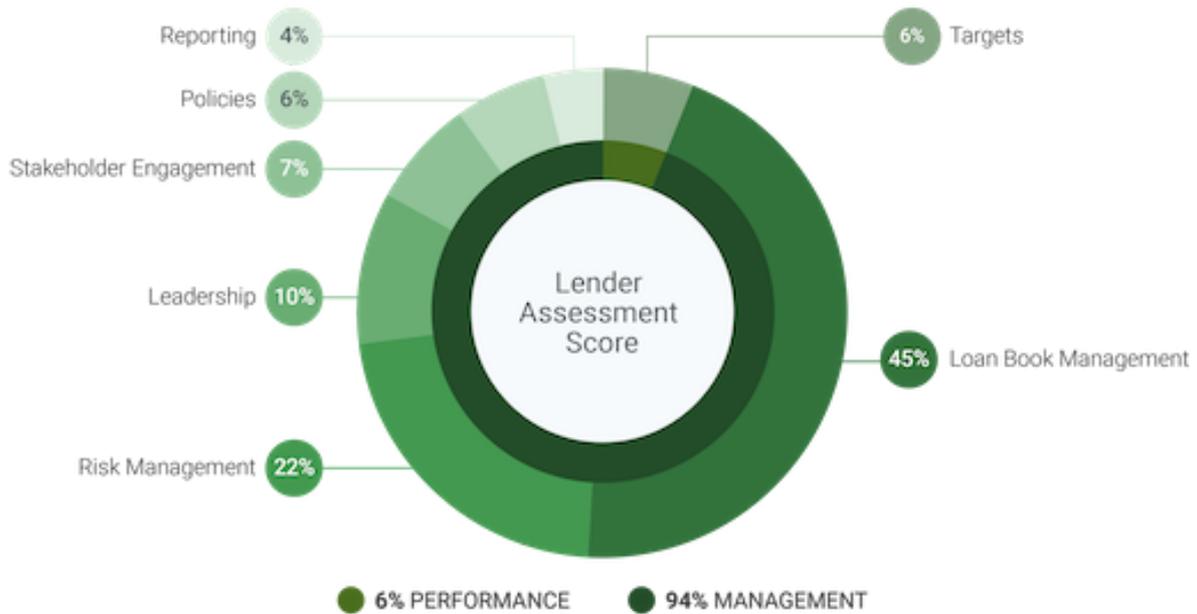
The 2025 GRESB Real Estate Lender Scoring Document provides a comprehensive explanation of how individual indicators are scored within the Real Estate Lender Assessment. It is designed to complement the Reference Guide, which outlines the specific reporting requirements for each indicator. Together, these documents help participants understand the assessment criteria, meet reporting requirements, and interpret their scores effectively.

GRESB Scoring Model

Scoring within the GRESB Real Estate Lender Assessment is fully automated and completed without manual intervention. The maximum score for the Real Estate Lender Assessment is 100 points, distributed across components as follows:

Lender Benchmark

- Management Component: 94 points
- Performance Component: 6 points (only the Aspect Targets is scored in 2025)



Each indicator is categorized under one of three ESG dimensions: Environmental (E), Social (S), or Governance (G). The table below shows the score breakdown for each component across these dimensions:

Component	E (Environmental)	S (Social)	G (Governance)
Management	21%	12%	67%
Performance	100%	0%	0%

Indicator Score Breakdown

Each indicator within the GRESB Real Estate Lender Assessment is assigned a specific scoring weight. The maximum score an entity can achieve for each indicator depends on several factors, with the scoring process incorporating scoring weights and score multipliers.

Scoring Weights

For some indicators, scoring is based solely on the cumulative sum of the scoring weights assigned to the indicator's elements. These weights, displayed in red on the left side of each indicator, represent the allocation of total available points per indicator according to the priorities established by the GRESB Foundation, aligning with market trends and sustainability best practices.

Oftentimes, not all elements within an indicator need to be selected to achieve full points. If the sum of weights exceeds the indicator's maximum score, the score will be capped at that maximum. The score for these indicators is determined as follows:

$$\text{Indicator score} = [(\text{Sum of scoring weights})] \times (\text{Maximum score for the indicator})$$

Example: Indicator LLE3 (3 points). Each applicable action contributes a specific scoring weight; Deriving an impact analysis of new construction/major renovation holds a scoring weight of 1/6.

If an entity chooses three applicable actions, the calculation will read as follows:

$$\left[\left(\frac{1}{6} + \frac{1}{6} + \frac{1}{6} \right) \times 1 \right] \times 3 = 1.5$$

When indicators have options and sub-options, the scoring weight for each sub-option is first summed, and the resulting value is multiplied by the main fraction assigned to the main option. The final score is the cumulative sum of these weighted sub-options across all main options within the indicator, multiplied by the indicator's maximum points.

$$\text{Indicator score} = [(\text{Sum of the sub-option scoring weights for each main option}) \times (\text{Main option weight for each option})] \times \text{Maximum score for the indicator}$$

Example: indicator LLE1 - ESG leadership commitments (1 point). The indicator consists of two main options, where the first option has a weight of 3/4 and the second option carries a weight of 1/4. Within each main option, there are several sub-options, each with its own assigned weight. If an entity chooses five elements within General ESG commitments, and two elements within Net Zero commitments, the calculation would read as:

$$\left\{ \left[\left(\frac{1}{5} \times 5 \right) \times \frac{3}{4} \right] + \left[\left(\frac{1}{5} \times 2 \right) \times \frac{1}{4} \right] \right\} \times 1 = 0.85 \text{ points}$$

Multipliers

The score of other indicators is further adjusted by applying multipliers that either increase or decrease the indicator's score. Multipliers are classified into different categories:

Validation Status:

- **Evidence:** If supporting evidence for indicators is fully accepted, it results in the application of the full multiplier (100%) to the indicator's score. If supporting evidence is partially accepted, it results in a reduced multiplier (50%). If the evidence is not accepted, the multiplier is set to 0, regardless of the original selection.

Coverage Percentages: The coverage percentage reported is used as a multiplier to determine the assigned score. This multiplier applies to the scoring of the following indicators:

- Percentage of employees: LSE1, LSE2, LSE3.2 and LSE4

Multiplier Example

For indicators with a single multiplier, the final score is calculated using the following formula:

$$\text{Indicator score} = [(\text{Sum of scoring weights}) \times \text{Multiplier}] \times \text{Maximum score for the indicator}$$

Example: Indicator LLE5 - Personnel ESG Performance Targets (2 points). Each selected personnel group contributes a specific scoring weight. It is mandatory to upload evidence that supports the entity's selections. The evidence's validation status (i.e., accepted, partially accepted or not accepted) is associated with a scoring weight that is used as a multiplier to determine the final score. Governing bodies and leadership roles hold a scoring weight of 3/8, and investment and ESG professional roles hold a scoring weight of 2/8.

If an entity chooses two governing bodies and one ESG professional, but its evidence is given a partially accepted validation status (multiplier: 0.5), the calculation would be as follows:

$$\left[\left(\frac{3}{8} + \frac{3}{8} + \frac{2}{8} \right) \times 0.5 \right] \times 2 = 1$$



Static scoring

All indicators are scored using static weights, meaning predefined values are used to assess a portfolio's performance. In these cases, the points assigned to an indicator are fixed based on the number of selections chosen and the corresponding multipliers, where applicable. The scoring outcome remains unaffected by the participant's relative performance compared to its benchmark group. Instead, these indicators are assessed based on whether the participant meets certain predefined criteria.

Static scoring applies to all indicators in the 2025 GRESB Real Estate Lender Assessment:

- Management Component: all indicators
- Performance Component: all scored indicators (Targets). Note that the indicators EN1, GH1, BC1.1, BC1.2, BC2 and indicators within the Aspect Construction Lending are not scored in 2025. For further details, refer to each individual indicator description.

These indicators can be answered with 'Yes', 'No' and, in some cases, 'Not applicable.' From a scoring perspective, 'Not applicable' is treated the same way as 'No' and will yield 0 points.

Note that it is not possible to estimate the points obtained for indicators subject to manual validation.



Additional clarifications

Open text boxes are not used for scoring purposes but are intended for additional reporting or explanatory purposes.

It is not possible to estimate the GRESB Score due to the influence of validation decisions.



Management: Leadership

ESG Commitments and Objectives

2024 Indicator

LLE1 ESG leadership commitments

Has the lender made a public commitment to ESG leadership standards and/or principles?

Yes

Select all commitments included (multiple answers possible)

General ESG commitments

$\frac{1}{5}$ Global Investor Coalition on Climate Change (including AIGCC, Ceres, IGCC, IIGCC)

$\frac{1}{5}$ International Labour Organization (ILO) Standards

$\frac{1}{5}$ Multifamily Impact Framework

$\frac{1}{5}$ OECD - Guidelines for multinational enterprises

$\frac{1}{5}$ PRI signatory

$\frac{1}{5}$ RE 100

$\frac{3}{4}$ $\frac{1}{5}$ Science Based Targets initiative

$\frac{1}{5}$ Task Force on Climate-related Financial Disclosures (TCFD)

$\frac{1}{5}$ UN Environment Programme Finance Initiative

$\frac{1}{5}$ UN Global Compact

$\frac{1}{5}$ UN Sustainable Development Goals

$\frac{1}{5}$ CERES Ambition 2030

$\frac{1}{5}$ Canadian Investor Statement on Climate Change

$\frac{1}{5}$ Other: _____

Provide applicable hyperlink

URL_____

Indicate where in the evidence the relevant information can be found_____

Net Zero commitments



- $\frac{1}{5}$ Net Zero Banking Alliance
- $\frac{1}{5}$ Net Zero Insurance Alliance
- $\frac{1}{5}$ GFANZ
- $\frac{1}{5}$ Science Based Targets initiative: Net Zero Standard commitment
- $\frac{1}{5}$ The Climate Pledge
- $\frac{1}{4}$ $\frac{1}{5}$ Transform to Net Zero
- $\frac{1}{5}$ ULI Greenprint Net Zero Carbon Operations Goal
- $\frac{1}{5}$ UNFCCC Climate Neutral Now Pledge
- $\frac{1}{5}$ WorldGBC Net Zero Carbon Buildings Commitment
- $\frac{1}{5}$ CERES Ambition 2030
- $\frac{1}{5}$ Other: _____

Provide applicable hyperlink

URL_____

Indicate where in the evidence the relevant information can be found_____

No

1 point , G

LE1

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

LLE2 ESG objectives

Does the lender have ESG objectives?

Yes

The objectives relate to (multiple answers possible)

- General objectives
 - $\frac{4}{5}$ $\frac{1}{3}$ Environment
 - $\frac{1}{3}$ Social
 - $\frac{1}{3}$ Governance
- Issue-specific objectives
 - $\frac{2}{4}$ $\frac{1}{2}$ Energy efficiency

1/5 Health and well-being
 1/2 Resilience
 1/2 Other: _____

The objectives are

2/4 Publicly available

Provide applicable hyperlink

URL _____

Indicate where in the evidence the relevant information can be found _____

Not publicly available

Communicate the objectives and explain how they are integrated into the overall business strategy (maximum 250 words)

No

2 points , G

LE2

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Open text box: The open text box is not scored and is for reporting purposes only.

LLE3 Does the lender take specific steps to achieve the sustainability objectives reported in LLE2?

Yes

Select all applicable actions:

- 1/6 Derive an impact analysis of new construction/major renovation
- 1/6 Formulate borrower's sustainability profile
- 1/6 Provide dedicated financing for sustainability-based property improvements
- 1/6 Engage borrower regarding underperforming assets
- 1/6 Enforce external ESG standards, energy ratings, building certifications, etc.
- 1/6 Analyse long-term sustainability risks of the lending portfolio
- 1/6 Monitor and review asset-level consumption data
- 1/6 Track asset-level sustainability KPIs
- 1/6 Use energy / water / waste metrics as a loan sub-condition



Other: _____

Describe the process and metrics used to track successful implementation
(maximum 250 words)

No

3 points , G

LLE3

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.

ESG Decision Making

2024 Indicator

LLE4 ESG and climate-related decision maker

Does the lender have a decision-maker accountable for ESG and/or climate-related issues?

Yes

ESG

Provide the details for the most senior decision-maker on ESG issues

Name: _____

Job title: _____

The individual's most senior role is as part of

1 Board of Directors

1 C-suite level staff/Senior management

1 Investment Committee

1 Fund/portfolio managers

1 Other: _____

3/5

Climate-related risks and opportunities

Provide the details for the most senior decision-maker on climate-related issues

Name: _____

Job title: _____

The individual's most senior role is as part of

1 Board of Directors

1 C-suite level staff/Senior management

1 Investment Committee

1 Fund/portfolio managers

1 Other: _____

2/5



Describe the accountability and reporting mechanisms applicable to the most senior decision-maker on ESG and/or climate-related performance of the loan portfolio (maximum 250 words)

No

2 points , G

LLE4

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.

LLE5 Personnel ESG performance targets

Does the lender include ESG factors in the annual performance targets of personnel?

Yes

Does performance on these targets have predetermined financial consequences?

Yes

Select the personnel to whom these factors apply (multiple answers possible):

- $\frac{3}{8}$ Board of Directors
- $\frac{3}{8}$ C-suite level staff/Senior management
- $\frac{3}{8}$ Investment Committee
- $\frac{3}{8}$ Fund/portfolio managers
- $\frac{2}{8}$ ESG portfolio manager
- $\frac{2}{8}$ Investment analysts
- $\frac{2}{8}$ Dedicated staff on ESG issues
- $\frac{2}{8}$ External managers or service providers
- $\frac{2}{8}$ Investor relations



2/8 Other: _____

Provide applicable evidence

UPLOAD or URL _____



Indicate where in the evidence the relevant information can be found _____

No

No

LLE5

2 points , G

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0



Management: Policies

ESG Policies

2024 Indicator

LP01 Is there a guidance document that describes how sustainability is incorporated into commercial real estate lending?

Yes

Select applicable level

- $\frac{1}{3}$ Generalized document that outlines overall approach
- $\frac{2}{3}$ Guidance that includes specific sustainability aspects/criteria
- $\frac{3}{3}$ Stand-alone policy describing sustainability approach to lending

Policy is applicable during:

- $\frac{1}{3}$ Initial loan screening
- $\frac{1}{3}$ Collateral assessment
- $\frac{1}{3}$ Loan approval process
- $\frac{1}{3}$ Post-close loan monitoring
- $\frac{1}{3}$ Other: _____

Upload the policy/guidance:

UPLOAD or URL _____

×

Indicate where in the evidence the relevant information can be found _____

No

3 points , G

LP01

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status	Score
Accepted	1/1
Not Accepted	0
Duplicate	0

LP02 Does the document referenced in LP01 include specific sustainability-related requirements?

Yes

Select included metrics/aspects:

Asset-specific metrics

$\frac{1}{2}$ Green Building Certification

$\frac{1}{2}$ Energy Rating

Historical performance

$\frac{2}{4}$ $\frac{1}{2}$ Energy consumption

$\frac{1}{2}$ Water consumption

$\frac{1}{2}$ Waste diversion

$\frac{1}{2}$ Other: _____

$\frac{1}{2}$ Other: _____

Project scope

$\frac{1}{2}$ New construction

$\frac{1}{2}$ Major renovation/deep retrofit

$\frac{1}{4}$ $\frac{1}{2}$ Refurbishment

$\frac{1}{2}$ Other: _____

Property types applicable

$\frac{1}{2}$ Retail

$\frac{1}{2}$ Office

$\frac{1}{2}$ Industrial

$\frac{1}{2}$ Residential

$\frac{1}{2}$ Hotel

- $\frac{1}{4}$ Lodging, Leisure & Recreation
- $\frac{1}{2}$ Education
- $\frac{1}{2}$ Technology/Science
- $\frac{1}{2}$ Healthcare
- $\frac{1}{2}$ Mixed Use
- $\frac{1}{2}$ Other: _____
- $\frac{1}{4}$ Regional/location considerations
- $\frac{1}{4}$ Other: _____

Provide context on the practical use of this guidance, its implementation, and connection to achieving the Lender's sustainability objectives

- No
- Not Applicable

3 points , G

LP02

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.



Management: Reporting

ESG Disclosure

2024 Indicator

LRP1 ESG reporting

Does the lender disclose its ESG actions and/or performance?

Yes

Please select all applicable options (multiple answers possible)

^{2/6} Section in Annual Report

Select the applicable reporting level

^{2/2} Investable Entity / Real Estate Loan Portfolio

^{1/6} ^{1/2} Investment manager

^{1/2} Group

^{1/6} Aligned with

Disclosure is third-party reviewed:

Yes

^{3/5} ^{1/3} Externally checked

^{3/3} Externally verified

^{2/6} using

^{3/3} Externally assured

using

No

Provide applicable evidence

UPLOAD or URL _____

^x Indicate where in the evidence the relevant information can be found _____

^{2/6} Stand-alone sustainability report(s)

Select the applicable reporting level

^{2/2} Investable Entity / Real Estate Loan Portfolio



- Investment manager
- Group
- Aligned with

Disclosure is third-party reviewed:

Yes

- Externally checked
- Externally verified
- using
- Externally assured
- using

No

Provide applicable evidence

UPLOAD or URL_____

x

Indicate where in the evidence the relevant information can be found_____

Integrated Report

*Integrated Report must be aligned with IIRC framework

Select the applicable reporting level

- Investable Entity / Real Estate Loan Portfolio
- Investment manager
- Group

Disclosure is third-party reviewed:

Yes

- Externally checked
- Externally verified
- using
- Externally assured
- using

No

Provide applicable evidence



UPLOAD or URL_____

Indicate where in the evidence the relevant information can be found_____

2/3 Dedicated section on corporate website

Select the applicable reporting level

2/2 Investable Entity / Real Estate Loan Portfolio

1/2 Investment manager

1/2 Group

URL_____



Indicate where in the evidence the relevant information can be found_____

2/6 Other: _____

Select the applicable reporting level

2/2 Investable Entity / Real Estate Loan Portfolio

1/2 Investment manager

1/2 Group

1/6 Aligned with

Disclosure is third-party reviewed:

Yes

1/3 Externally checked

3/3 Externally verified

using

3/3 Externally assured

using

No

Provide applicable evidence

UPLOAD or URL_____



Indicate where in the evidence the relevant information can be found_____

No

4 points , G

RP1

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0



Management: Risk Management

Risk Management

2024 Indicator

LRM1 Process to implement governance policies

Does the lender have processes to implement governance policy/policies?

Yes

Select all applicable options (multiple answers possible)

- $\frac{1}{4}$ Compliance linked to employee remuneration
- $\frac{1}{4}$ Dedicated help desks, focal points, ombudsman, hotlines
- $\frac{1}{4}$ Disciplinary actions in case of breach, i.e. warning, dismissal, zero tolerance policy
- $\frac{1}{4}$ Employee performance appraisal systems integrate compliance with codes of conduct
- $\frac{1}{4}$ Responsibilities, accountabilities and reporting lines are systematically defined in all divisions and group companies
- Training related to governance risks for employees (multiple answers possible)
- $\frac{1}{4}$ $\frac{1}{2}$ Regular follow-ups
- $\frac{1}{4}$ $\frac{1}{2}$ When an employee joins the organization
- $\frac{1}{4}$ Whistle-blower mechanism
- $\frac{1}{4}$ Other: _____
- No
- Not applicable

2 points , G

RM2

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status	Score
Accepted	1/1

 Not Accepted	0
Duplicate	0



Risk Assessments

2024 Indicator

LRM2 ESG due diligence for new loan originations

Does the lender perform asset-level environmental and/or social risk assessments as a standard part of its due diligence process for new loan originations?

Yes

Select all issues included (multiple answers possible)

- Biodiversity and habitat
- Building safety
- Climate/Climate change adaptation
- Compliance with regulatory requirements
- Contaminated land
- Energy efficiency
- Energy supply
- Flooding
- GHG emissions
- Health and well-being
- Indoor environmental quality
- Natural hazards
- Socio-economic
- Transportation
- Waste management
- Water efficiency
- Water supply
- Other: _____

No

Not applicable

4 points , G

RM4

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0



Climate-related Risk Management

2024 Indicator

LRM3 Climate resilience

Does the lender's climate risk underwriting strategy incorporate resilience?

1 Yes

Describe how the lender incorporates resilience into its climate strategy considering risks and opportunities

Does the process of evaluating the resilience of the lender's strategy involve the use of scenario analysis?

Yes

Select the scenarios that are used (multiple answers possible)

- Transition scenarios
 - CRREM 2C
 - CRREM 1.5C
 - IEA SDS
 - IEA B2DS
 - IEA NZE2050
 - IPR FPS
 - NGFS Current Policies
 - NGFS Nationally determined contributions
 - NGFS Immediate 2C scenario with CDR
 - NGFS Immediate 2C scenario with limited CDR
 - NGFS Immediate 1.5C scenario with CDR
 - NGFS Delayed 2C scenario with limited CDR
 - NGFS Delayed 2C scenario with CDR
 - NGFS Immediate 1.5C scenario with limited CDR
 - SBTi



- SSP1-1.9
- SSP1-2.6
- SSP4-3.4
- SSP5-3.40S
- SSP2-4.5
- SSP4-6.0
- SSP3-7.0
- SSP5-8.5
- TPI
- Other: _____

Physical scenarios

- RCP2.6
- RCP4.5
- RCP6.0
- RCP8.5
- SSP1-1.9
- SSP1-2.6
- SSP4-3.4
- SSP5-3.40S
- SSP2-4.5
- SSP4-6.0
- SSP3-7.0
- SSP5-8.5
- Other: _____

No

No

Provide additional context for the answer provided (not validated, for reporting purposes only)

4 points, G

Scoring for this indicator is based on the integration of resilience into the climate strategy.

Open text box: The open text box is not scored and is for reporting purposes only.

LRM4 Transition risk identification

Does the lender have a systematic process for identifying transition risks that could have a material financial impact on the loan portfolio?

1 Yes

Select the elements covered in the risk identification process (multiple answers possible)

Policy and legal

Has the process identified any risks in this area?

Yes

Select the risk(s) to which the loan portfolio is exposed (multiple answers possible)

Increasing price of GHG emissions

Enhancing emissions-reporting obligations

Mandates on and regulation of existing products and services

Exposure to litigation

Other: _____

No

Technology

Has the process identified any risks in this area?

Yes

Select the risk(s) to which the loan portfolio is exposed (multiple answers possible)

Substitution of existing products and services with lower emissions options

Unsuccessful investment in new technologies

Costs to transition to lower emissions technology



Other: _____

No

Market

Has the process identified any risks in this area?

Yes

Select the risk(s) to which the loan portfolio is exposed (multiple answers possible)

Changing customer behavior

Uncertainty in market signals

Increased cost of raw materials

Other: _____

No

Reputation

Has the process identified any risks in this area?

Yes

Select the risk(s) to which the loan portfolio is exposed (multiple answers possible)

Shifts in consumer preferences

Stigmatization of sector

Increased stakeholder concern or negative stakeholder feedback

Other: _____

No

Provide applicable evidence

UPLOAD or URL _____



Indicate where in the evidence the relevant information can be found _____

Describe the lender's processes for prioritizing transition risks

No

 Provide additional context for the answer provided (not validated, for reporting purposes only)

RM6.1

3 points , G

Scoring for this indicator is based on the existence of a systematic process for identifying transition risks.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

LRM5 Transition risk impact assessment

Does the lender have a systematic process to assess the material financial impact of transition risks on the business and/or financial planning of the loan portfolio?

1 Yes

Select the elements covered in the impact assessment process (multiple answers possible)

Policy and legal

Has the process concluded that there were any material impacts to the loan portfolio in this area?

Yes

Indicate which impacts are deemed material to the loan portfolio (multiple answers possible)

Increased operating costs

Write-offs and/or asset impairment

Increased costs and/or reduced demand for products and services resulting from fines and judgments

Other: _____

No


 Technology

Has the process concluded that there were any material impacts to the loan portfolio in this area?

Yes

Indicate which impacts are deemed material to the loan portfolio (multiple answers possible)

- Write-offs and/or asset impairment
- Reduced demand for products and services
- Research and development (R&D) expenditures in new and alternative technologies
- Capital investments in technology development
- Costs to adopt/deploy new practices and processes
- Other: _____

No

 Market

Has the process concluded that there were any material impacts to the loan portfolio in this area?

Yes

Indicate which impacts are deemed material to the loan portfolio (multiple answers possible)

- Reduced demand for goods and services due to shift in consumer preferences
- Increased production costs due to changing input prices and output requirements
- Abrupt and unexpected shifts in energy costs
- Change in revenue mix and sources, resulting in decreased revenues
- Re-pricing of assets
- Other: _____

No

 Reputation

Has the process concluded that there were any material impacts to the loan portfolio in this area?



Yes

Indicate which impacts are deemed material to the loan portfolio (multiple answers possible)

- Reduced revenue from decreased demand for goods/services
- Reduced revenue from decreased production capacity
- Reduced revenue from negative impacts on workforce management and planning
- Reduction in capital availability
- Other: _____

No

Provide applicable evidence

UPLOAD or URL _____

Indicate where in the evidence the relevant information can be found _____

Describe how the lender's processes for identifying, assessing, and managing transition risks are integrated into its overall risk management

No

Provide additional context for the answer provided (not validated, for reporting purposes only)

3 points , G

RM6.2

Scoring for this indicator is based on the existence of a systematic process for assessing the impact of transition risks.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

ERM6 Physical risk identification

Does the lender have a systematic process for identifying physical risks that could have a material financial impact on the loan portfolio?

1 Yes

Select the elements covered in the risk identification process (multiple answers possible)

Acute hazards

Has the process identified any acute hazards to which the loan portfolio is exposed?

Yes

Indicate to what factor(s) the loan portfolio is exposed (multiple answers possible)

Extratropical storm

Flash flood

Hail

River flood

Storm surge

Tropical cyclone

Other: _____

No

Chronic stressors

Has the process identified any chronic stressors to which the loan portfolio is exposed?

Yes

Indicate to what factor(s) the loan portfolio is exposed (multiple answers possible)

Drought stress

Fire weather stress

Heat stress

Precipitation stress



- Rising mean temperatures
- Rising sea levels
- Other: _____

No

Provide applicable evidence

UPLOAD or URL_____



Indicate where in the evidence the relevant information can be found_____

Describe the lender's processes of prioritizing physical risks

No

Provide additional context for the answer provided (not validated, for reporting purposes only)

RM6.3

3 points , G

Scoring for this indicator is based on the existence of a systematic process for identifying physical climate risks.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

LRM7 Physical risk impact assessment

Does the lender have a systematic process for the assessment of material financial impact from physical climate risks on the business and/or financial planning of the loan portfolio?

1 Yes

Has the process concluded that there are material impacts to the loan portfolio?

Yes



Indicate which impacts are deemed material to the loan portfolio (multiple answers possible)

- Increased capital costs
- Increased operating costs
- Reduced revenue
- Write-offs and / or asset impairment
- Other: _____

No

Provide applicable evidence

UPLOAD or URL _____



Indicate where in the evidence the relevant information can be found _____

Describe how the lender's processes for identifying, assessing, and managing physical risks are integrated into its overall risk management

No

Provide additional context for the answer provided (not validated, for reporting purposes only)

3 points , G

RM6.4

Scoring for this indicator is based on the existence of a systematic process for assessing the impact of physical climate risks.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0



Management: Loan Portfolio Management

Loan Portfolio Strategy

2024 Indicator

LLS1 Does the lender offer loans that are aimed at positive environmental impact?

Yes

Select criteria borrower must achieve

Building certification(s)

$\frac{1}{3}$ Please elaborate applicable certification labels and levels: _____

Energy rating

$\frac{1}{3}$ Please elaborate applicable certification labels and levels: _____

Energy efficiency upgrades

$\frac{1}{3}$ Please elaborate on applicable threshold/improvement minimum:

GHG Emission reductions

$\frac{1}{3}$ Please elaborate on applicable reductions/improvements: _____

Water efficiency upgrades

$\frac{1}{3}$ Please elaborate on applicable threshold/improvement minimum:

$\frac{1}{3}$ On-site renewable energy installations

$\frac{1}{3}$ Other: _____

Explain who can receive these loans and any additional review checks applied (e.g. existing clients, clients with strong ESG track records, etc)

No

4 points , E

LS1

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Under each selected checkbox, an additional explanation must be provided, which is subject to manual validation.

Open text box: The open text box is not scored and is for reporting purposes only.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

LLS2 Does the lender offer loans that are aimed at positive social impact?

- Yes
 - Positive impact(s)
 - $\frac{1}{2}$ Affordable housing
 - $\frac{1}{2}$ Projects for underserved communities
 - $\frac{1}{2}$ $\frac{1}{2}$ Refurbishment of ageing buildings
 - $\frac{1}{2}$ 'Property-backed' social businesses
 - $\frac{1}{2}$ Other: _____
 - Negative exclusion screening
- $\frac{1}{2}$ Please identify decision metrics: _____
- $\frac{1}{3}$ Other: _____

No

LS2

4 points , S

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

If 'Negative exclusion' checkbox is selected, participant must explain which criteria are used in the process, which is subject to manual validation.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

LLS3 Does the lender provide incentives for loans with positive impact(s)?

Yes



Select all applicable:

- $\frac{1}{3}$ Greater loan proceeds
- $\frac{1}{3}$ Reduced interest rate
- $\frac{1}{3}$ Greater LTV ratio
- $\frac{1}{3}$ Increased debt service coverage ratio
- $\frac{1}{3}$ Other: _____

UPLOAD or URL _____



Indicate where in the evidence the relevant information can be found _____

No

3 points , G

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

LLS4 Are there instances of ESG KPIs used as loan covenants in your portfolio?

Yes

Select when covenants are used

For a specific property type

$\frac{1}{3}$ Explain in which cases this was applied: _____

For a specific region



Explain in which cases this was applied: _____

For specific financing

$\frac{1}{2}$ New construction

$\frac{1}{2}$ Tenant fit-outs and refurbishments

$\frac{1}{2}$ Deep retrofit/renovation

$\frac{1}{2}$ Other: _____

$\frac{1}{4}$ Other: _____

Describe any third-party standards referenced in covenants and granular KPI metrics used

No

LM6

4 points , G

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

If 'specific property type' and/or 'specific region' checkbox(es) are selected, an additional explanation must be provided, which is subject to manual validation.

Open text box: The open text box is not scored and is for reporting purposes only.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

LLS5 Does the lender provide additional financing for efficiency improvements?

Yes

Please define the scope

1 Stand-alone financing program

$\frac{1}{2}$ Ad-hoc lending approach

Financing is meant for these positive impacts:

$\frac{1}{3}$ Improved water efficiency

$\frac{1}{3}$ Reduced GHG emissions

- Improved energy efficiency
- Improved waste management
- Use of re-usable materials (circular economy)
- Other: _____

Provide additional information as to eligibility requirements and impact tracking

UPLOAD or URL _____

Indicate where in the evidence the relevant information can be found _____

- No
- Not applicable

3 points , E

LS5

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Evidence: The evidence is optional for this indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.



Property & Borrower Review

2024 Indicator

LBR1 Does the lender evaluate the borrower/sponsor based upon an ESG Due Diligence Questionnaire?

1 Yes

- ESG Integrated Disclosure Project (ESG IDP) Borrower Questionnaire
- MISMO Commercial Green Borrower Questionnaire
- Multifamily Impact Framework
- Proprietary questionnaire

Select elements that are included

- Borrower-specific risks
 - Borrower or sponsor misconduct
 - Environmental fines and penalties
 - Industry-specific risks
 - Local/municipal building performance standards
 - Regional risks
 - Other: _____
- Sustainability-related actions
 - ESG-related objectives/targets
 - ESG policies
 - Public ESG commitments
 - Community engagement/social programs
 - ESG performance/data disclosure
 - Compliance with energy efficiency/GHG emissions regulations
 - Other: _____
- ESG track record
 - Sustainability score
 - Use of Building Certifications
 - Energy Ratings



- Physical Climate Risk Analysis
- Transition Climate Risk Analysis
- Asset-related ESG metrics: (select all applicable)
 - Energy consumption
 - Energy efficiency measures
 - Renewable energy installed/generated
 - GHG emissions
 - GHG reduction
 - Water consumption
 - Water reduction
 - Waste/recycling metrics
- Other: _____
- Other: _____
- No

5 points , G

Scoring for this indicator is based on the implementation of an ESG Due Diligence Questionnaire to evaluate borrowers/sponsors.

LBR2 As part of standard property due diligence, does the lender evaluate third party provided reports?

Yes

Select reports included in standard due diligence (all loans)

- $\frac{1}{7}$ Borrower submitted sustainability asset management plan
- $\frac{1}{7}$ Energy consumption audit
- $\frac{1}{7}$ Climate risk assessment
- $\frac{1}{7}$ Environmental assessment (Phase I, ESA)
- $\frac{1}{7}$ Green building certification documentation/report
- $\frac{1}{7}$ Monitoring Surveyors report
- $\frac{1}{7}$ Property condition assessment (PCA)
- $\frac{1}{7}$ Resilience assessment

- Sustainability attributes within the appraisal valuation report
- Waste generation/diversion audit
- Water consumption audit
- Other: _____

Upload checklist:

UPLOAD

Indicate where in the evidence the relevant information can be found _____

No

BR2

3 points , E

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Evidence: The evidence is optional for this indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

LBR3 Does the lender review asset-specific risks and opportunities during the property due diligence process?

Yes

Select risk factors that are considered during regular review

- Climate change risks
- Energy rating
- GHG emissions profile
- Habitat biodiversity impact(s)
- Health and well-being attributes
- Natural hazards
- On-site renewable energy installed/generated
- Regulatory risk exposure
- Socio-economic/demographic factors

- 7/7 Transportation linkages
- 1/7 Other: _____

Identify sources used in the review process and describe specific KPI metrics utilized

No

BR3

4 points , E

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.

LBR4 Does the lender include a ESG overview in the investment committee document package?

Yes

Borrower specific overview

6/6 All loans

3/6 Loans above a value threshold

1/2 Define threshold: _____

3/6 Borrowers with negative/minimal ESG track record

2/6 Other: _____

Asset specific overview

12/12 All loans

6/12 Loans above a value threshold

Define threshold: _____

4/12 Loans for specific property types only

1/2 4/12 Loans with climate change risk



- $\frac{4}{12}$ Construction/redevelopment loans with no sustainability plan
- $\frac{4}{12}$ Loans with deficiencies identified in third party reports
- $\frac{3}{12}$ Other: _____

Describe main elements and weights assigned to each component

No

4 points , G

BR5

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.

Loan Monitoring

2024 Indicator

LLM1 Does the lender systematically track ESG KPIs related to the borrower/sponsor over the full loan term?

Yes

Select all applicable

- 3/12 ESG related misconduct (fines, penalties)
- 4/12 Climate change risk mitigation actions performed
- ESG metrics and commitments
- 1/4 Sustainability commitments/objectives
- 1/4 ESG related disclosure
- 1/4 Achievement of sustainability targets
- 6/12 1/4 Utilization of green lease language
- 1/4 Third party sustainability score
- 1/4 Other metrics: _____
- 3/12 Other KPIs: _____

No

3 points , G

LM3

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

LLM2 Does the lender systematically track ESG KPIs related to the real estate collateral over the full loan term?

Yes

Select included items

- Asset Ratings



Green Building certifications

Update frequency

$\frac{12}{12}$ Semi-Annual

$\frac{12}{12}$ Annual

$\frac{4}{12}$ Bi-Annual or less

$\frac{3}{6}$

$\frac{2}{4}$

Energy ratings

Update frequency

$\frac{12}{12}$ Semi-Annual

$\frac{12}{12}$ Annual

$\frac{4}{12}$ Bi-Annual or less

$\frac{3}{6}$

$\frac{2}{6}$

Other: _____

Performance Indicators

Water consumption

Update frequency

$\frac{12}{12}$ Semi-Annual

$\frac{12}{12}$ Annual

$\frac{4}{12}$ Bi-Annual or less

$\frac{3}{6}$

Energy consumption

Update frequency

1 Semi-Annual

1 Annual

$\frac{1}{3}$ Bi-Annual or less

$\frac{2}{4}$

$\frac{3}{6}$

GHG emissions

Update frequency

1 Semi-Annual

1 Annual

$\frac{1}{3}$ Bi-Annual or less

$\frac{3}{6}$

$\frac{2}{6}$

Other: _____

$\frac{1}{4}$

Other: _____



No

4 points , E

LM4

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

LLM3 Does the lender require a review of the borrower's ESG-based actions during and/or after completion of property improvements?

Yes

Select actions used to ensure adherence

- $\frac{1}{3}$ Third party document review
- $\frac{1}{3}$ On-site property visit(s)
- $\frac{1}{3}$ Review of final green building certification documents
- $\frac{1}{3}$ Require energy rating within one year of occupancy
- $\frac{1}{3}$ Other: _____

Describe the process to ensure borrower adherence during improvements and any follow-up actions after completion

- No
- Not applicable

2 points , E

LM1

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.

LLM4 Does the lender utilize and maintain a sustainability-related data collection process for post-close loan monitoring?

Yes

Select appropriate level

- $\frac{1}{3}$ Generalized documentation describing loan monitoring process, ESG elements tracked, monitoring frequency, etc.
- $\frac{2}{3}$ Specific guidance that includes sustainability aspects and criteria requirements
- $\frac{3}{3}$ Granular policy that informs data collection process(es) including specified ESG KPIs, metrics, and collection frequency

Borrowers are required to report:

- $\frac{1}{4}$ Annual financial performance
- $\frac{1}{4}$ Energy Ratings
- $\frac{1}{4}$ Green Building Certifications
- $\frac{1}{4}$ Energy consumption
- $\frac{1}{4}$ GHG emissions
- $\frac{1}{4}$ Water consumption
- $\frac{1}{4}$ Waste management
- $\frac{1}{4}$ Other: _____

UPLOAD or URL _____

× Indicate where in the evidence the relevant information can be found _____

No

LP03

2 points , G

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status	Score
Accepted	1/1
Not Accepted	0
Duplicate	0



Management: Stakeholder Engagement

Employees

2024 Indicator

LSE1 Employee training

Does the lender provide training and development for employees?

Yes

Percentage of employees who received professional training during the reporting
 $\frac{1}{2}$ year

_____ %

Percentage of employees who received ESG-specific training during the reporting
 $\frac{1}{2}$ year

_____ %

ESG-specific training focuses on (multiple answers possible):

- Environmental issues
- Social issues
- Governance issues

No

1 point , S

SE1

Percentage number: The coverage percentage reported is used as a multiplier to determine the assigned score.

LSE2 Employee satisfaction survey

Has the lender undertaken an employee satisfaction survey within the last three years?

Yes

The survey is undertaken (multiple answers possible)

Internally

$\frac{2}{3}$ Percentage of employees covered: _____ %

$\frac{2}{3}$ Survey response rate: _____%

By an independent third party

$\frac{3}{3}$ Percentage of employees covered: _____%

Survey response rate: _____%

The survey includes quantitative metrics

Yes

Metrics include

$\frac{3}{3}$ Net Promoter Score

$\frac{2}{3}$ Overall satisfaction score

$\frac{2}{3}$ Other: _____

No

Provide applicable evidence

UPLOAD or URL _____

×

Indicate where in the evidence the relevant information can be found _____

No

SE2.1

2 points , S

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Percentage number: The coverage percentage reported is used as a multiplier to determine the assigned score.

Evidence: The evidence is manually validated and assigned a multiplier, according to the table below. The evidence must support the validation requirements.

If any requirements are not met, the evidence may be partially accepted or not accepted depending on the level of alignment with the requirements.

Validation status Multiplier

Accepted	2/2
Partially Accepted	1/2
Not Accepted	0

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

LSE3.1 Employee health & well-being program

Does the lender have a program in place for promoting health & well-being of employees?

Yes

The program includes (multiple answers possible):

$\frac{1}{4}$ Needs assessment

$\frac{1}{4}$ Goal setting

$\frac{1}{4}$ Action

$\frac{1}{4}$ Monitoring

No

SE3.1

1 point , S

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

LSE3.2 Employee health & well-being measures

Does the lender take measures to incorporate the health & well-being program for employees described in LSE3.1?

Yes

Select all applicable options (multiple answers possible)

Needs assessment

The lender monitors employee health and well-being needs through (multiple answers possible):

Employee surveys on health and well-being

$\frac{1}{4}$ $\frac{1}{1}$ Percentage of employees: _____%

Physical and/or mental health checks

$\frac{1}{4}$ $\frac{1}{1}$ Percentage of employees: _____%

Other: _____

$\frac{1}{4}$ $\frac{1}{1}$ Percentage of employees: _____%

Creation of goals to address

$\frac{1}{2}$ Mental health and well-being



- 1/2 Physical health and well-being
- 1/2 Social health and well-being
- 1/2 Other: _____

Action to promote health through

- 1/6 Acoustic comfort
- 1/6 Biophilic design
- 1/6 Childcare facilities contributions
- 1/6 Flexible working hours
- 1/6 Healthy eating
- 1/6 Humidity
- 1/6 Illumination
- 1/6 Inclusive design
- 1/6 Indoor air quality
- 1/6 Lighting controls and/or daylight
- 1/6 Noise control
- 1/6 Paid maternity leave in excess of legally required minimum
- 1/6 Paid paternity leave in excess of legally required minimum
- 1/6 Physical activity
- 1/6 Physical and/or mental healthcare access
- 1/6 Social interaction and connection
- 1/6 Thermal comfort
- 1/6 Water quality
- 1/6 Working from home arrangements
- 1/6 Other: _____

Monitor outcomes by tracking

- 1 Environmental quality
- 1 Population experience and opinions
- 1 Program performance
- 1 Other: _____

- No
- Not applicable

SE3.2

1 point , S

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Percentage number: The coverage percentage reported is used as a multiplier to determine the assigned score.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

This indicator is linked to LSE3.1. In order to achieve points for this indicator, the number of points received in LSE3.1 must be higher than 0.

LSE4 Employee safety indicators

Has the lender monitored conditions for and / or tracked indicators of employee safety during the last three years?

Yes

Select all applicable options (multiple answers possible)

Work station and/or workplace checks

$\frac{1}{4}$ Percentage of employees: _____%

$\frac{1}{4}$ Absentee rate: _____%

$\frac{1}{4}$ Injury rate: _____%

$\frac{1}{4}$ Lost day rate: _____%

$\frac{1}{4}$ Other metrics: _____

Rate of other metric(s): _____%

Explain the employee occupational safety indicators calculation method

No

1 point , S

SE4

The scoring of this indicator is equal to the fraction assigned to the selected option, multiplied by the total score of the indicator.

Percentage number: The coverage percentage reported is used as a multiplier to determine the assigned score.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.



LSE5 Stakeholder grievance process

Is there a formal process for stakeholders to communicate grievances?

Yes

Select all characteristics applicable to the process (multiple answers possible)

- 1/4 Accessible and easy to understand
- 1/4 Anonymous
- 1/4 Dialogue based
- 1/4 Equitable & rights compatible
- 1/4 Improvement based
- 2/3 1/4 Legitimate & safe
- 1/4 Predictable
- 1/4 Prohibitive against retaliation
- 1/4 Transparent
- 1/4 Other: _____

Which stakeholders does the process apply to? (multiple answers possible)

- 1/3 Contractors
- 1/3 Suppliers
- 1/3 Supply chain (beyond tier 1 suppliers and contractors)
- 1/3 Clients/Customers
- 1/3 Community/Public
- 1/3 Employees
- 1/3 Investors/Shareholders
- 1/3 Regulators/Government
- 1/3 Special interest groups (NGO's, Trade Unions, etc)
- 1/3 Other: _____

No

1 point, S

The scoring of this indicator is equal to the sum of the fractions assigned to the selected options and respective sub-options, multiplied by the total score of the indicator.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0



Performance: Targets

Targets

2024 Indicator

LT1.1 Loan Portfolio improvement targets

Has the lender set long-term performance improvement targets for standing assets in its loan portfolio?

Yes

Area	Target type	Long-term target (%)	Baseline year	End year	Are these targets communicated externally?
Energy consumption	-	%			-
Renewable energy use	-	%			-
GHG emissions	-	%			-
Water consumption	-	%			-
Waste diverted from landfill	-	%			-
Building Certifications	-	%			-
Data Coverage	-	%			-
other	-	%			-

Explain the methodology used to establish the targets and communicate the anticipated pathways to achieve these targets (maximum 250 words)

No

4 points , E

T1.1

Participants receive 2/9 of the maximum score for each reported target and additional 1/9 if the target is externally communicated.

Other: The 'Other' answer is manually validated and assigned a score which is used as a multiplying factor, as per the table below:

Validation status Score

Accepted	1/1
Not Accepted	0
Duplicate	0

Open text box: The open text box is not scored and is for reporting purposes only.

T1.2 Net Zero Targets

Has the lender set GHG reduction targets aligned with Net Zero for standing assets in its loan portfolio?

1 Yes

Target Scope	Does the target include embodied carbon?	Baseline Year	Interim Year	Interim Target (%)	End Year	Percentage of portfolio covered (%)	Is the target aligned with a Net-Zero target-setting framework	Is the target science-based?	Is the target third-party validated?	Is the target publicly communicated?
-	-	-	-	%	-	%	Framework name	-	Third-party name	-
-	-	-	-	%	-	%	Framework name	-	Third-party name	-
-	-	-	-	%	-	%	Framework name	-	Third-party name	-
-	-	-	-	%	-	%	Framework name	-	Third-party name	-

Provide applicable evidence

UPLOAD or URL_____

Indicate where in the evidence the relevant information can be found_____

Explain the methodology used to establish the target and communicate the lender’s plans/intentions to achieve it (e.g. energy efficiency, renewable energy generation and/or procurement, carbon offsets, anticipated budgets associated with decarbonizing assets, acquisition/disposition activities, etc.) (maximum 500 words)

- No
- Not applicable

2 points , E

T1.2

Scoring is based on the existence of a GHG reduction target aligned with Net Zero.

Open text box: The open text box is not scored and is for reporting purposes only.



Performance: Energy

Energy Consumption

2024 Indicator

LEN1 Energy consumption

Does the lender track energy consumption data for standing assets in its loan portfolio?

The indicator will be populated with the information provided through the GRESB Asset Portal. Lenders can access the Asset Portal via the Assessment Portal menu, section Asset Portal.

Yes

No

Provide additional context for the answer provided: _____

Not scored , E

EN1

■ This indicator is not scored and is used for reporting purposes only.



Performance: GHG

GHG Emissions

2024 Indicator

LGH1 GHG emissions

Does the lender track GHG emissions data for standing assets in its loan portfolio?

The indicator will be populated with the information provided through the GRESB Asset Portal. Lenders can access the Asset Portal via the Assessment Portal menu, section Asset Portal.

Yes

No

Provide additional context for the answer provided: _____

Not scored , E

GH1

█ This indicator is not scored and is used for reporting purposes only.



Performance: Building Certifications

Building Certifications

2024 Indicator

LBC1.1 Design/construction/interior building certifications

Does the lender track Design/Construction/Interior Green Building Certification data for standing assets in its loan portfolio?

The indicator will be populated with the information provided through the GRESB Asset Portal. Lenders can access the Asset Portal via the Assessment Portal menu, section Asset Portal.

Yes

No

Provide additional context for the answer provided: _____

BC1.1

Not scored , E

▮ This indicator is not scored and is used for reporting purposes only.

LBC1.2 Operational building certifications

Does the lender track Operational Green Building Certification data for standing assets in its loan portfolio?

The indicator will be populated with the information provided through the GRESB Asset Portal. Lenders can access the Asset Portal via the Assessment Portal menu, section Asset Portal.

Yes

No

Provide additional context for the answer provided: _____

BC1.2

Not scored , E

▮ This indicator is not scored and is used for reporting purposes only.

LBC2 Energy Ratings

Does the lender track Energy Rating data for standing assets in its loan portfolio?

 The indicator will be populated with the information provided through the GRESB Asset Portal. Lenders can access the Asset Portal via the Assessment Portal menu, section Asset Portal.

- Yes
- No

Provide additional context for the answer provided: _____

Not scored , E

BC2

 This indicator is not scored and is used for reporting purposes only.

Performance: Construction Lending

Construction Lending

LCL1 ESG strategy during project development

Does the Lender require the Borrower to have ESG-based plans / strategies in place for development projects?

Yes

Elements addressed in the strategy (multiple answers possible)

- Biodiversity and habitat
- Building safety
- Climate/climate change adaptation
- Energy consumption
- Green building certifications
- Greenhouse gas emissions
- Health and well-being
- Indoor environmental quality
- Life-cycle assessments/embodied carbon
- Location and transportation
- Material sourcing
- Net-zero/carbon neutral design
- Pollution prevention
- Renewable energy
- Resilience to catastrophe/disaster
- Site selection and land use
- Sustainable procurement
- Waste management
- Water consumption



Other: _____

The strategy is

Publicly available

Not publicly available

Provide applicable evidence

UPLOAD or URL _____

Indicate where in the evidence the relevant information can be found _____

Communicate the objectives and explain how they are integrated into the overall business strategy (maximum 250 words)

No

Not applicable

Not scored , G

| This indicator is not scored and is used for reporting purposes only.

LCL2 Energy efficiency requirements

Does the lender have minimum energy efficiency requirements for development projects?

Yes

Requirements for planning and design include (multiple answers possible)

Development and implementation of a commissioning plan

Integrative design process

To exceed relevant energy codes or standards

Maximum energy use intensity post-occupancy

Other: _____

Common energy efficiency measures include (multiple answers possible)

Air conditioning

Commissioning

Energy modeling



High-efficiency equipment and appliances

Lighting

Occupant controls

Passive design

Space heating

Ventilation

Water heating

Other: _____

Operational energy efficiency monitoring (multiple answers possible)

Building energy management systems

Energy use analytics

Post-construction energy monitoring

For on average years: _____

Sub-meter

Other: _____

No

Not applicable

Not scored , E

| This indicator is not scored and is used for reporting purposes only.



General Feedback

Feedback - Management Component

FM1 Additional Indicators

The Management Component covered six (6) themes: Leadership, Policies, Reporting, Risk Management, Loan Portfolio Management and Stakeholder Engagement.

Are there any missing themes / topics from the Management Component?

Please explain: _____

FM2 Within the existing themes mentioned above, are there any missing question(s)?

Please explain: _____



Feedback - Performance Component

FP1 Additional Indicators

The Performance Component covered five (5) themes: Targets, Energy, GHG, Building Certifications and Construction Lending.

Are there any missing themes / topics from the Performance Component?

Please explain: _____

FP2 Within the existing themes mentioned above, are there any missing question(s)?

Please explain: _____