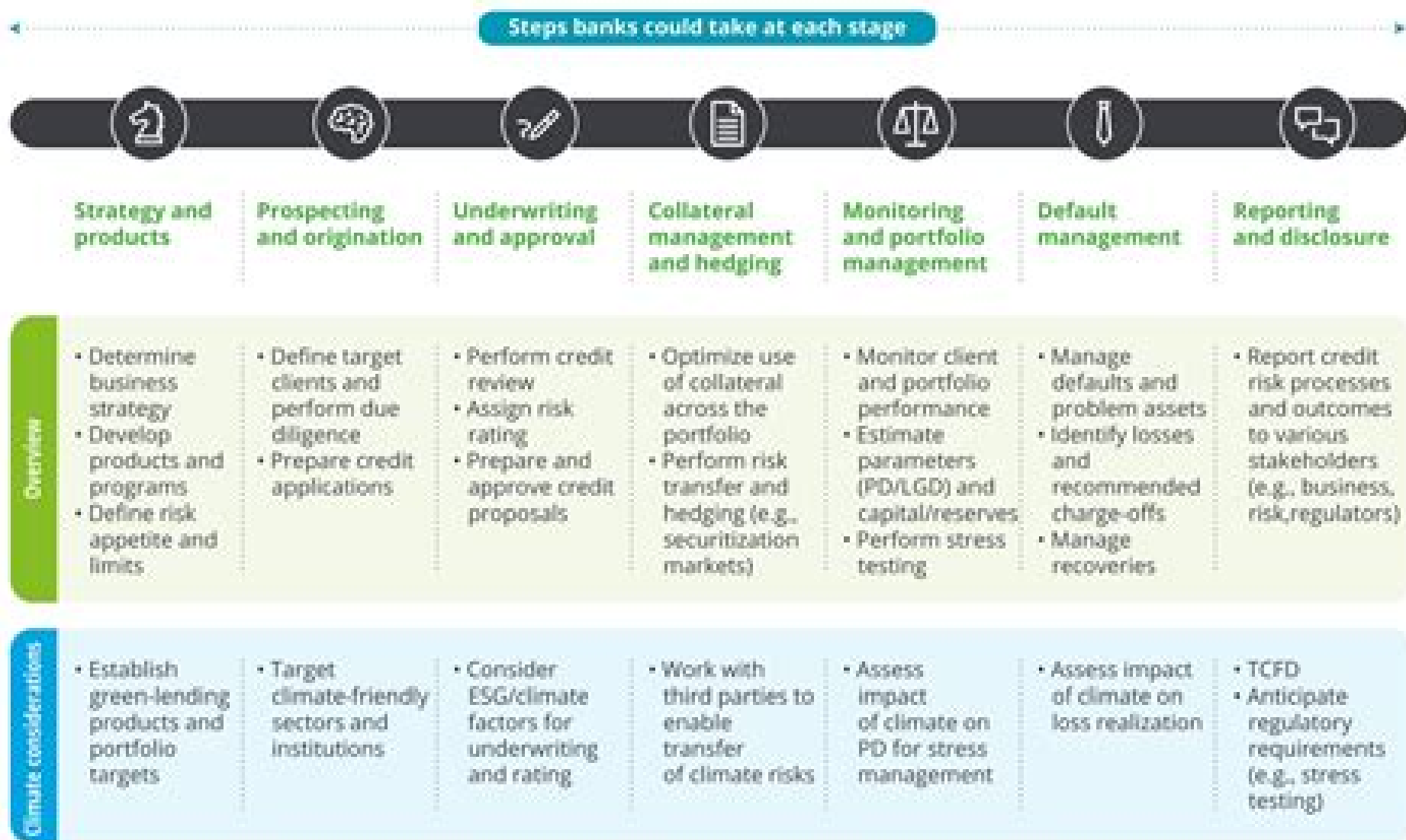


FIGURE 1

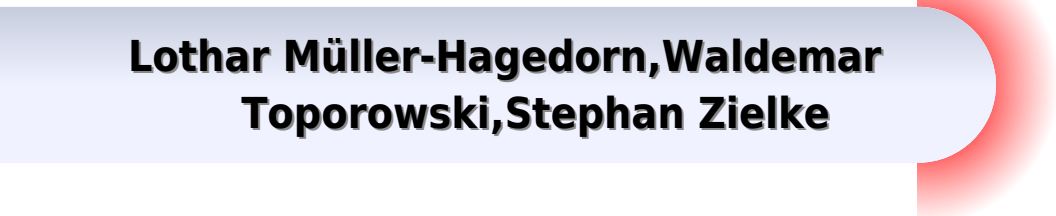
Infusing climate risk considerations throughout the credit risk lifecycle



Source: Deloitte & Touche LLP

Financial Modelling For Bank Credit Analysis Deloitte

**Lothar Müller-Hagedorn, Waldemar
Toporowski, Stephan Zielke**



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