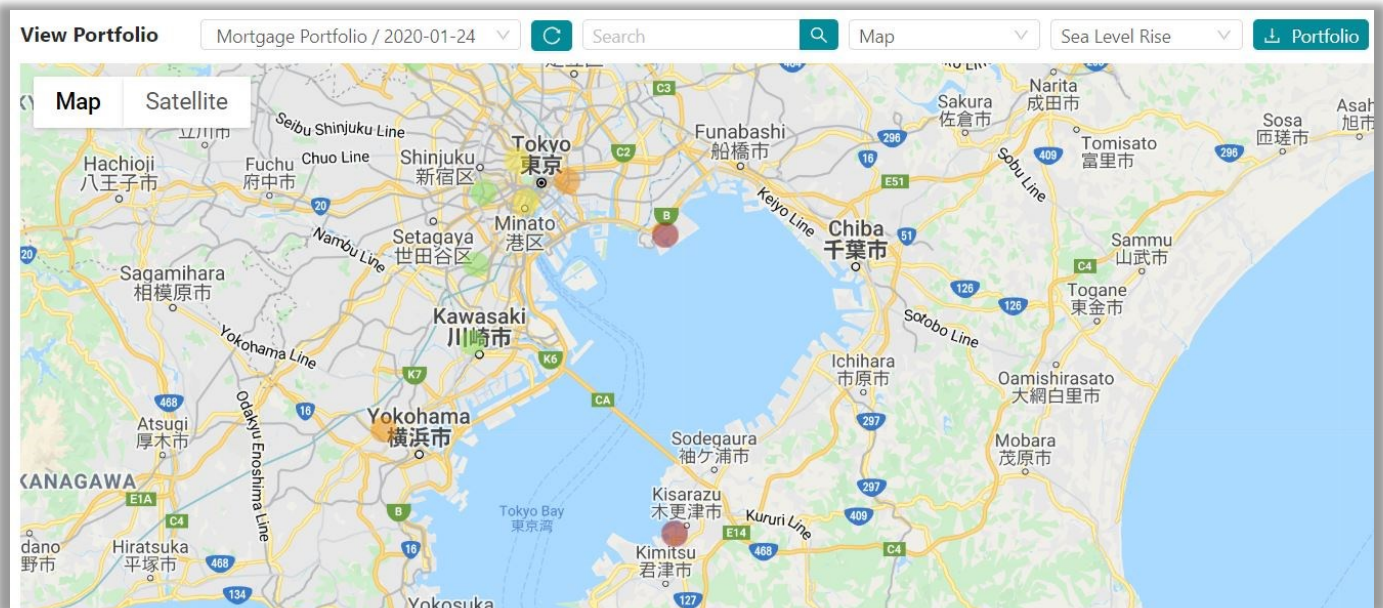


Physical Climate Risk Application 427

Four Twenty Seven's on-demand climate risk screening application provides instant insights into the forward-looking climate risk exposure of real asset portfolios via an intuitive, browser-based interface. Users can explore the climate risk drivers for a single asset or a portfolio of assets, to inform due diligence and risk management with real-time analysis.



On-demand Scoring

Real-time scoring of global locations for their exposure to relevant climate hazards, benchmarked relative to similar facilities.

Six Climate Hazards

Assess exposure to six climate hazards at the facility-level: heat stress, water stress, floods, hurricanes and typhoons, sea level rise and wildfires (forthcoming).

Use Cases

- **Portfolio managers** - Enhance the analysis of your portfolio and monitor risk as portfolio holdings change over time. Screen assets for their exposure to climate hazards, pre-acquisition.
- **Asset owners** - Evaluate the long-term risk exposure of your portfolio holdings and engage with asset operators to improve resilience and risk management.
- **Banks** - Identify the climate-related risks in commercial and residential mortgage portfolios. Incorporate climate risks into loan acquisition.

Features

- Score single assets or large portfolios via an interactive, browser-based application or API.
- Analyze data and underlying climate indicators via multiple visualizations.
- Score thousands of properties in minutes.
- Identify hotspots and analyze the detailed drivers of exposure.

The screenshot shows a web application interface for a location identified as 'Hashed name 6'. It displays the address 'JPN' and coordinates '(35.62242, 139.90232)'. The activity is 'Freight logistics'. A table lists climate categories with their risk levels, category scores, and country benchmarks.

Category	Risk Level	Category Score	Country Benchmark
Earthquakes	Red Flag	80	
Floods	Low	13	35
Heat Stress	Low	25	22
Hurricanes & Typhoons	Red Flag	100	76
Sea Level Rise	Red Flag	80	20
Water Stress	Medium	42	29



*forthcoming

Methodology

- Models assess the projected exposure to climate hazards from 2030 to 2040 for each property.
- Inland and coastal flood risk assessed at the parcel level (90m x 90m).
- Numeric scores are grouped into thresholds for straightforward communication of relative risk.

About Four Twenty Seven

Four Twenty Seven, an affiliate of Moody's, is a publisher and provider of data, market intelligence and analysis related to physical climate and environmental risks. We provide science-driven risk analytics to asset owners, asset managers, commercial banks, Fortune 100 corporations, development finance institutions and government agencies. Our products also include risk scores for equities and corporate fixed income, municipalities and sovereigns.

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