

ESG factors / Traditional risks	Credit	Market	Operational	Liquidity
#1 - Sustainability alignment in strategy and organizational setting / corporate governance				
#2 - Adaptation of product and customer portfolio				
#3 – Identification / classification of sustainable assets				
#4 - Offering sustainable financing to clients				
#5 - Refinancing with sustainable instruments				
#6 - Consideration of ESG risks in valuation and risk management				
#7 - Consideration of ESG risks in the capital requirement				
#8 - Inclusion of ESG criteria in the distribution process (including MiFID II)				
#9 - Reporting of own ESG risks and their impact to supervisory authorities and stakeholders				
#10 - ESG data management				
<b>Totals</b>	<b>6</b>	<b>5</b>	<b>7</b>	<b>3</b>

Source: [Institute of Sustainable Finance](#), Prague University of Business and Economics, 2024