

MESAS DE DIÁLOGO CLIMÁTICO EN EL SECTOR FINANCIERO

Anexos - Sesión 4
Agosto, 2019



1. Evidencia fotográfica



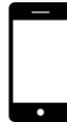




MESAS DE DIÁLOGO CLIMÁTICO CON EL SECTOR FINANCIERO

Sesión 4
27 de agosto, 2019

Indicaciones generales



1

2

Agenda del día

- Charla: "Escenarios climáticos para la Costa Rica del futuro" (ITCR)
- Discusión en grupos I
- Charla: "Modelajes sobre el riesgo climático en la cartera de clientes de entidades financieras"(UNEP FI)
- Discusión en grupos II
- Evaluación del taller y cierre

3

4

Charla:
"Escenarios climáticos para la Costa Rica del futuro"

Maikel Méndez
Instituto Tecnológico de Costa Rica

DISCUSIÓN EN GRUPOS – PARTE 1

Reglas para la dinámica



- Toda idea deberá escribirse en tarjetas
- Colocar las tarjetas horizontalmente
- Utilizar marcadores (no lapiceros)
- 1 idea por tarjeta
- Máx 4 líneas por tarjeta

Preguntas generadoras

Con base en los escenarios climáticos futuros para Costa Rica, ¿qué **riesgos** se podrían llegar a enfrentar los negocios de nuestras instituciones?

Con base en los escenarios climáticos futuros para Costa Rica, ¿qué **oportunidades** se podrían generar para nuevos negocios por parte de nuestras instituciones?

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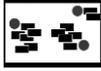
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Charla:
"Modelajes sobre el riesgo climático en la cartera de clientes de entidades financieras"

María Eugenia Sosa
UNEP FI

DISCUSIÓN EN GRUPOS – PARTE 2

Reglas para la dinámica



- Toda idea deberá escribirse en tarjetas
- Colocar las tarjetas horizontalmente
- Utilizar marcadores (no lapiceros)
- 1 idea por tarjeta
- Máx 4 líneas por tarjeta

Preguntas generadoras

Con base en los insumos de la presentación de UNEP FI, ¿qué debe hacer mi entidad para incorporar los riesgos climáticos en sus líneas de negocio?

¿Cómo podemos cooperar para mejorar nuestra gestión de riesgos y/o nuestros productos?



Cena de Alto Nivel

7

8

EVALUACIÓN DEL TALLER

9

Proyecto VIE 2018-2021

Evaluación del impacto del Cambio Climático futuro sobre cuencas hidrológicas destinadas al abastecimiento de agua potable en Costa Rica

MSc. Ing. Maikel Méndez Morales.
Escuela de Ingeniería en Construcción. ITCR.

Cambio Climático

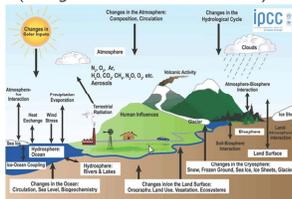
- Se define, como un cambio en el **clima** atribuido **directa** o **indirectamente** a la actividad humana que altera la composición del sistema climático global y que se suma a la **variabilidad natural** observada durante periodos comparables (*IPCC, 1992*).

El Sistema Climático

- Cualquier **intento** de **modelar/simular** el clima, debe fundamentarse en la resolución del balance energético a nivel planetario.
- Debe ser capaz de **reproducir** las líneas base de tiempo y debe ser lo suficientemente confiable como para evaluar escenarios futuros con una adecuada resolución espacial y temporal.
- Es un problema matemático basado en sistemas de ecuaciones **altamente** complejas.

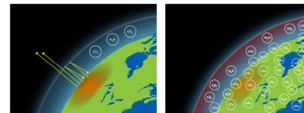
El Sistema Climático

- Se trata de **resolver** un balance **continuo** de flujos, (**energía + masa + momentum**)



Cambio Climático

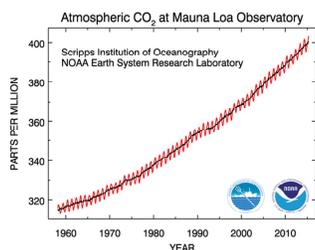
- Un **tercio** de la energía radiada desde el sol es reflejada al espacio. El restante, lo toma la tierra quien la refleja en forma de calor.
- La mayor parte de esta radiación es admitida por los océanos, la tierra y absorbida por la atmósfera, incluyendo las nubes y es re-irradiada.
- Al concentración de los gases que generan el efecto invernadero, la atmósfera retiene más calor.



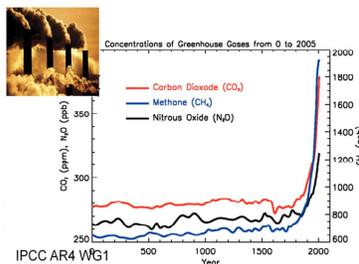
Evidencias

- La principal autoridad científica sobre el cambio climático es el *Grupo Intergubernamental de Expertos sobre el Cambio Climático de la Naciones Unidas (IPCC)*.
- "Warming of the climate system is unequivocal, and since the 1950s, many of the observed changes are unprecedented over decades to millennia"** (*AR5-IPCC*).
- Si las temperaturas aumentan más de **2°C**, los efectos pueden ser irreversibles.

Evidencias



Evidencias



Consecuencias

- Fenómenos meteorológicos extremos, incluyendo tormentas, inundaciones, sequías y olas de calor de mayor intensidad que los históricos.
- Perdidas de las capas glaciares y polares.
- Aumento del nivel del mar.
- Desplazamiento de poblaciones costeras.
- Susceptibilidad de la infraestructura civil y productiva.
- Impacto general sobre el ecosistema y pérdida de biodiversidad.
- Erosión de los suelos.
- Menor rendimiento de cultivos.
- Acidificación de los océanos y lagos.
- Disrupción del Sistema Climático Global.**

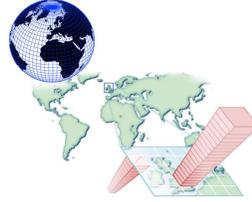
Modelos de Clima

- Los modelos de clima juegan un papel importante en la investigación del sistema climático.
- Mejoran nuestra **capacidad para entender** los patrones del clima presente y pasado.
- Proporcionan información cuantitativa sobre el curso futuro.
- General Circulation Models (**GCMs**) 250 km2.
- Regional Climate Models (**RCMs**) < 25 km2.

10

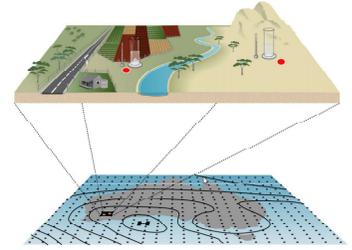
Modelos de Clima

- Discretización del dominio (**volúmenes finitos**).
- Computational fluid dynamics (**CFD**).
- Resolución espacial y temporal.



11

Modelos de Clima



12

Forzamiento(RCPs)

- Set of scenarios, the Representative Concentration Pathways (**RCPs**), used for the new climate model simulations carried out under the framework of the Coupled Model Intercomparison Project Phase 5 (**CMIP5**) of the World Climate Research Programme.

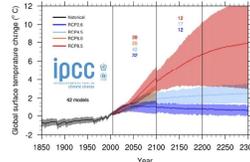
Scenario	Description
RCP2.6	Strong radiative forcing pathway leading to 1.8°C (<130 ppm CO ₂ eq) by 2100. (Ogino et al. 2007; MESSAGE)
RCP4.5	Stabilization without overshoot pathway in 2.6°C (<450 ppm CO ₂ eq) at stabilization after 2100. (Ogino et al. 2009; Hijoka et al. 2009; AIM)
RCP6.0	Stabilization with overshoot pathway to 3.8°C (<450 ppm CO ₂ eq) at stabilization after 2100. (Ogino et al. 2007; Ghosh and Wigley 2008; Wise et al. 2009; GCAM)
RCP8.5	Peak in radiative forcing at 5.4°C (<450 ppm CO ₂ eq) before 2100 and then decline the radiative pathway decline to 1.8°C by 2100. (Van Vuuren et al. 2007; van Vuuren et al. 2009; IMAGE)

* Assumptions radiative forcing levels were defined as 75% of the stated level in 'Wise' relative to pre-industrial levels. Radiative forcing values include the net effect of all anthropogenic GHGs and other forcing agents.

13

Forzamiento(RCPs)

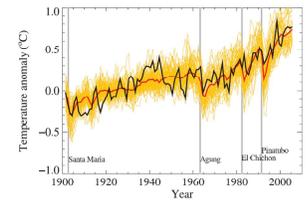
- La confianza en la utilización de modelos de clima depende de una cuidadosa evaluación del desempeño del modelo, haciendo uso de bases de datos de observación y actividades de inter-comparación de modelos (**CPTC, Brazil**).



14

Forzamiento(RCPs)

- 14 GCMs, 58 simulaciones (**BIAS**).



15

Escenarios CC Costa Rica

- Objetivo General:** Contribuir a disminuir la incertidumbre asociada al impacto del Cambio Climático futuro sobre cuencas hidrológicas destinadas al abastecimiento de agua potable en Costa Rica.

TEC | Tecnológico de Costa Rica



UNIVERSITY OF TWENTE.

16

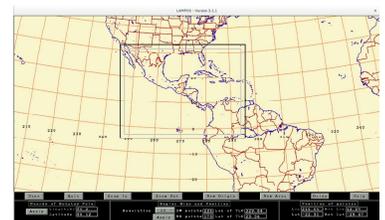
CR-CC (AyA Aplicación)

- Proyecciones-Futuras, resolución mensual, 25x25 km.
- Precipitación, Temperatura, ET0.
- RCPs **26, 45, 85**.
- 2011-2040, 2041-2070, 2071-2100.
- 6 Regiones Climáticas CR, estacionales **DFJ, MAM, JJA, SON**.



17

CR-CC (Dominio)



18

CR-CC (Public.Ext)

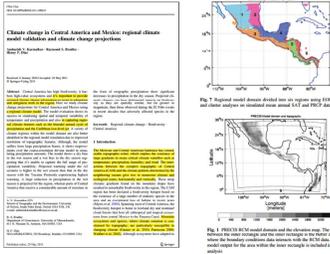


Fig. 7 Required model errors divided into six regions using 100 km square pixels in order to obtain a 95% confidence interval of 1.8 and 5.0 K.

Fig. 8. Required RMSE model errors and the climate error. The same methodology as in Fig. 7 is used to obtain the climate error. The same methodology as in Fig. 7 is used to obtain the climate error. The same methodology as in Fig. 7 is used to obtain the climate error.

CR-CC (Public.Ext)

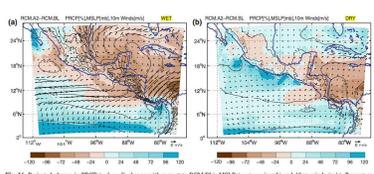
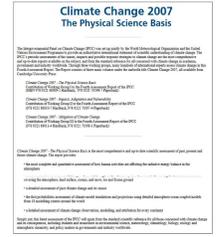


Fig. 14 Proposed change in PRECIP (contour, % change with respect to RCM-BL, MSLP (contours in mb) and 10 m/s winds (m/s). Percentage change within ±20% is not significant at the 95% significance level.

CR-CC (Public.Ext)



CR-CC (Public.Ext)

- The annual mean warming between 1980 to 1999 and 2080 to 2099 varies in the CAM region from 1.8 C to 5.0 C (Christensen et al. 2007).
- For Central America, 19 (out of 21) GCMs agree on the direction of change in precipitation, predicting a decrease in precipitation under the A1B scenario. The full range of IPCC projections for the area range from -48 to 9% change in mean precipitation with half the models between -16 to -5% (Christensen et al. 2007).

CR-CC (Public.Ext)

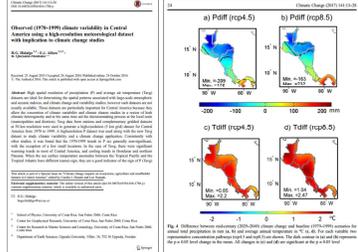


Fig. 15 Observed (1978-1999) climate variability in Central America using a high-resolution reanalysis dataset. The same methodology as in Fig. 7 is used to obtain the climate error. The same methodology as in Fig. 7 is used to obtain the climate error.

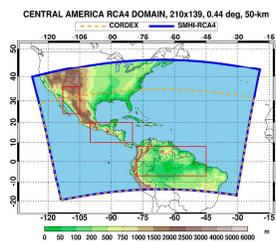
CR-CC (Public.Ext)

Future changes in Central American temperature and precipitation in an ensemble of CORDEX regional climate model simulations

Grigory Nikulin, Ramon Fuentes Franco, Erik Kjellström and Arun Rana

Swedish Meteorological and Hydrological Institute
Rossby Centre

CR-CC (Public.Ext)



CR-CC (Public.Ext)

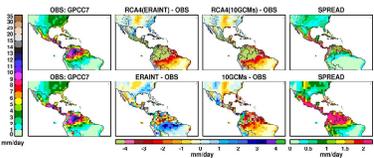
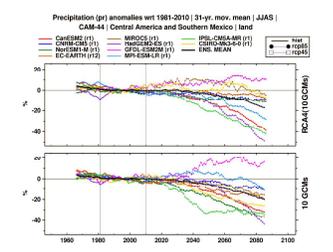


Fig. 16 Precipitation anomalies (mm/day) for different RCMs. The same methodology as in Fig. 7 is used to obtain the climate error. The same methodology as in Fig. 7 is used to obtain the climate error.

CR-CC (Public.Ext)



CR-CC (Futuro)

- Aumento de resolución espacial a $0,11^\circ \times 0,11^\circ$ (12 x 12 km) (**RCA4, RegCM4**).
- Disminuir la incertidumbre (BIAS).
- Super Optimización de **HadGEM2** sobre la línea base.
- Aplicación de nuevos BC-Methods.
- Aplicación a nivel de Estaciones Puntuales.
- Reconstrucción de registros de temperatura.
- Compensación curvas IDFs.

37

Fin de la presentación

- Preguntas?

38



1

Loss Events



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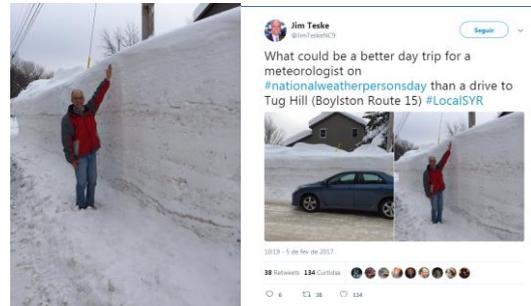
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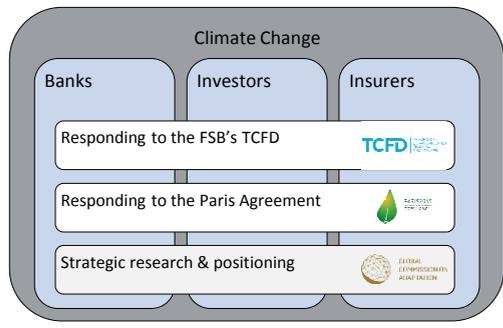
TCFD Scope – recommendations



Governance	Strategy	Risk Management	Metrics and Targets
Disclose the organization's governance around climate-related risks and opportunities.	Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's business, strategy, and financial planning where such information is material.	Disclose how the organization identifies, assesses, and manages climate-related risks.	Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.
Recommended Disclosures	Recommended Disclosures	Recommended Disclosures	Recommended Disclosures
a) Describe the board's oversight of climate-related risks and opportunities.	a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	a) Describe the organization's processes for identifying and assessing climate-related risks.	a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.
b) Describe management's role in assessing and managing climate-related risks and opportunities.	b) Describe the impact of climate-related risks and opportunities on the organization's business, strategy, and financial planning.	b) Describe the organization's processes for managing climate-related risks.	b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.
	c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.

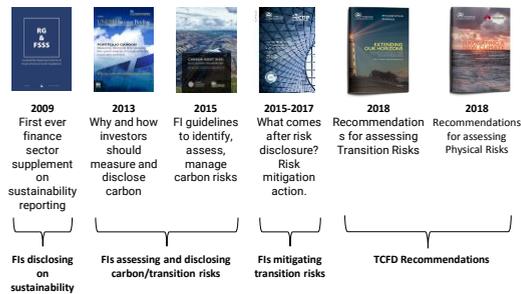
13

Overview of Climate Change Workstream at UNEP FI



14

UNEP FI's track record - climate assessment by FIs



15

Responding to the TCFD – together.



16

Goals and outputs of TCFD pilots



- Signal Finance Industry support for TCFD Recommendations
- Enable UNEP FI members to assess and disclose climate-related risks and opportunities in alignment with the TCFD recommendations: **physical risks and transition risks**
- Contribute to the emergence of a **harmonized approach to TCFD disclosure** in the finance sector and to provide an example and guidance to the wider banking industry



17

Reports on **Transition** and **Physical Risk** available on UNEP FI Website (Resources/Publications)
<http://www.unepfi.org/publications/banking-publications/navigating-a-new-climate-assessing-credit-risk-and-opportunity-in-a-changing-climate/>

17

TCFD Scope – scenarios



Scenario	Green scenario		Brown scenario
	Rapid Energy Transition	Two-degree	Business as usual
Corrective transition response	Radical and swift	Strong, beyond current commitments	Current trajectory, based on efforts already under way
Change in temperature vs. pre-industrial era (2100)	1.5°C	2°C	4°C
Emission peak	2020	2020	2040
% fossil fuel in energy mix (2050)	<40%	<50%	80%

← **More Transition Risk** | **More Physical Climate Risk** →

- Controlled yet aggressive change
- Major short term impact but reduced long-term impact
- Lowest economic damage
- Uncontrolled change
- Limited short-term impact but major long-term impact
- Economic damages increase

18

TCFD adoption by banks (transition)

Several approaches are thinkable

	Macro economic-level	Sector-level	Borrower-level
Description	<ul style="list-style-type: none"> Assess impact of climate scenario on the loan book through national-level variables 	<ul style="list-style-type: none"> Assess impact of climate scenario on the loan book through an assessment of the scenario impact on economic sectors 	<ul style="list-style-type: none"> Directly assess impact of climate scenario on borrower-level financials or credit risk factors
Feasibility & Assessment	<ul style="list-style-type: none"> Will not effectively capture all transition risk credit impacts, e.g.: <ul style="list-style-type: none"> Impacts of re-distributional impacts on sectors Bank-specific sector concentrations 	<ul style="list-style-type: none"> Expected to capture main transition sensitivities as they will largely be sector-specific 	<ul style="list-style-type: none"> No existing, comprehensive climate risk assessment of borrowers Limited availability of relevant attribute data Direct linkage of climate scenarios to existing credit risk models is challenging

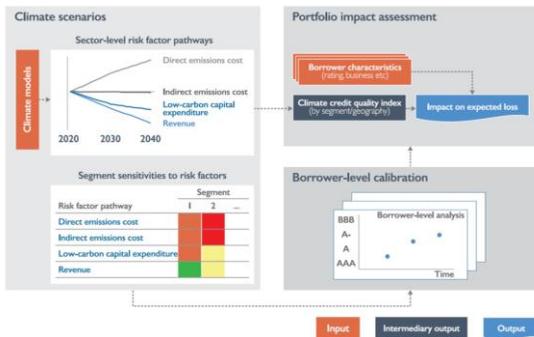
Higher granularity

A mix of sector-level and borrower-level modeling can be used to capture climate risk – see next pages

19

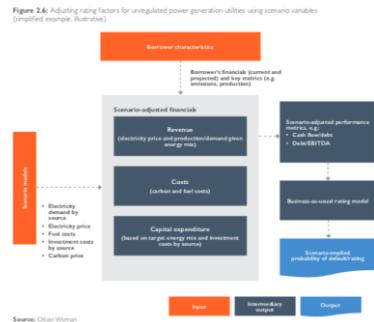
20

Transition risks in loan-books



21

Transition risks in loan-books



22

Case Study: Metal & Mining

Table 3.5: Segment sensitivity to risk factor

SEGMENTS	RISK FACTOR PATHWAYS			
	DIRECT EMISSIONS COSTS	INDIRECT EMISSIONS COSTS	LOW-CARBON CAPEX	REVENUE
Black coal mining	Moderately high	Moderately high	Moderately high	High
Copper ore mining	Moderately low	Moderate	Moderate	Moderately high
Gold ore mining	Moderately low	Moderate	Moderate	Moderate
Iron ore mining	Moderate	Moderately high	Moderate	Moderately low
Metal ore mining N.E.C.	Moderately low	Moderate	Moderate	Moderate
Mineral sand mining	Low	Moderately low	Moderate	Moderate
Nickel ore mining	Moderately low	Moderate	Moderate	Moderately high
Alumina production	High	High	High	Moderately high
Basic iron & steel manufacturing	High	High	High	Moderately high

23

Portfolio analysis

Figure 4.6: Illustrative snapshot analysis of bank capabilities and market assessment



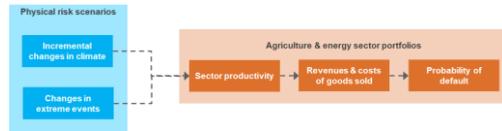
24

TCFD adoption by banks (physical)

26

Methodology for agriculture and energy Relating incremental climate change and extreme events to probability of default

- Analyse impacts of **incremental climate change** and **extreme events** for **industry sub-sectors**:
 - Evidence base provides data on changes in productivity, price, downtime
- Assess implications for borrowers' finances:
 - Changes in revenue**
 - Changes in costs of goods sold**
 - Potential **adaptation investments** are not accounted for
- Estimate changes in **probability of default**:
 - By stressing factors/ratios in banks' internal credit rating models that have revenue and cost components



27

Methodology for real estate Relating extreme events to loan-to-value ratios

- Analyse probabilities of encountering **extreme weather events**
- Assess potential changes in **property values**
- Calculate revised **loan-to-value ratios**
- For **income-producing real estate**, changes in revenue (e.g. loss of rental income) are not accounted for



28

Objectives of Phase 2

Starting from the methods, insights, recommendations from Phase 1:

- Broaden & expand**
 - Participating banks (private & public)
 - Partners: Scenarios, data, modelling
- Enhance the 'toolkit'**
 - Scenarios, data, modelling
 - Anything else that might be needed
- Cement the leadership of UNEP FI members**
 - Become the go-to platform for advice & dialogue: for FIs and stakeholders

40

Phase 2: enhancing the toolkit

1. **Climate scenarios**, in partnership/close coordination with: IPCC, CCR30, IEA, NASA, PIK (all have confirmed interest and availability)

- Objectives:**
- Banks understand the full spectrum of climate scenarios available today
 - Banks understand how they differ and what assumptions they rely on
 - Gaps in the scenario landscape are jointly identified and closed, incl.:
 - Transition risks: Non-linear climate change mitigation scenarios
 - Physical risks: Enhanced economic impact scenarios

2. **Asset-level data**, potentially in partnership/close coordination with the institutions leading on this topic: Stanford, Oxford, CDP, WRI, Zill

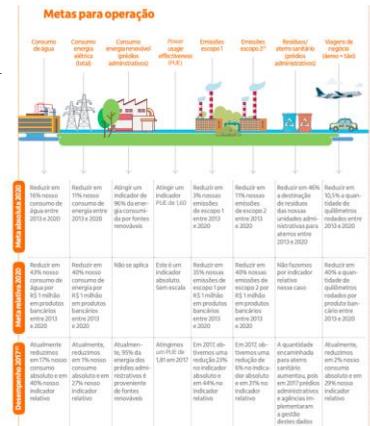
- Objectives:**
- Banks understand the state of affairs globally on the availability of climate-relevant asset-level data
 - This includes breadth of data, depth, and access, across attributes of relevance to both transition and physical risks
 - Gaps and constraints are jointly identified and addressed

3. **Legal challenges**, potentially in partnership with legal advisers / firms

- Objectives:**
- Banks understand potential legal barriers inhibiting TCFD-responsive disclosures
 - Approaches and language are jointly developed to handle such obstacles

41

Example: Itaú



42

Example: Itaú

Impacto das mudanças climáticas sobre o valor de mercado das ações, por setor e tipo de impacto
(Risk Asset Management, Mudanças climáticas e Investimentos)

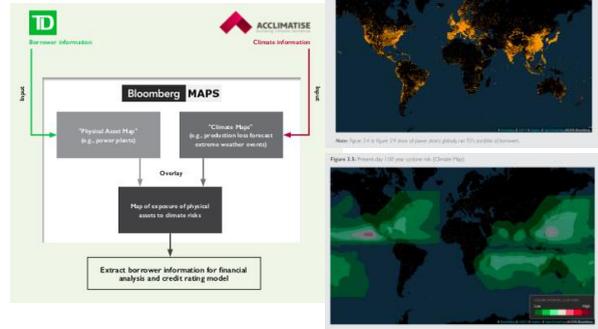
Sector/ Impacto	Danos físicos	Transição rápida de tecnologia	Mudanças relativas tecnológicas	Reputação	Preferências dos investidores	Preferências regulatórias	Total geral
Energia	+	+	+	+	+	+	+
Materiais	+	+	+	+	+	+	+
Serviços públicos	+	+	+	+	+	+	+
Consumos básicos	+	+	+	+	+	+	+
Comércio eletrônico	+	+	+	+	+	+	+
Indústria	+	+	+	+	+	+	+
Financiamento	+	+	+	+	+	+	+
Tecnologia da informação	+	+	+	+	+	+	+
Telecomunicações	+	+	+	+	+	+	+
Saúde	+	+	+	+	+	+	+

+ Negativo/muito alto + Negativo/baixo + Neutro + Positivo
- Negativo/baixo - Negativo/muito baixo - Neutro - Positivo

Foto: Risk Asset Management, 2017

43

Example: TD Bank Group



44

Example: Westpac

Our 2020 Action Plan – supporting the transition to a net zero emissions economy.

Provide finance to back climate change solutions

- Increase our lending to \$10 billion by 2020 and \$25 billion by 2025
- Facilitate \$2 billion in climate change solutions by 2020, e.g. Climate Bond issuance and engagement
- Reduce the exposure of our power generation portfolio to 0.25 tCO₂e/MWh by 2020

Support businesses that manage their climate-related risks

- Work with our customers to assess the financial implications of climate-related risks and capture value in new business, including resilience under forward-looking scenarios
- Specific criteria set for thermal coal reserves, energy generation and agribusiness

Help individual customer respond to climate change

- Making their homes more energy efficient, improve energy efficiency and reduce their environmental impact

Improve and disclose our climate change performance

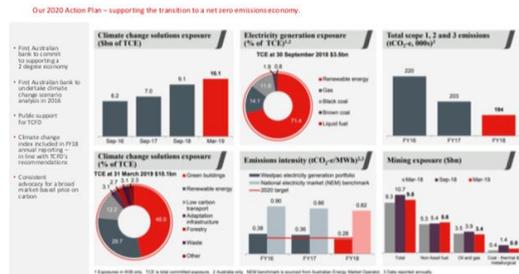
- Such as setting a science-based target to reduce Westpac's direct footprint emissions by 30% by 2020 (against 1990)
- Align our work and reporting with the recommendations of the Task Force on Climate-related Financial Disclosures

Advocate for policies that stimulate investment in climate change solutions

- Such as a continued commitment for a broad market-based price on carbon as the most efficient way to drive emissions reductions at the lowest cost to the economy
- Support a long-term target of reducing emissions to net zero by the second half of the 21st century

45

Example: Westpac



46

Example: Westpac

Continued alignment with the TCFD

- Westpac continues to integrate the consideration of climate-related risks and opportunities into business operations. This includes alignment with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD)
- Climate change-related risks are managed within the Group's sustainability, and wider risk management framework

TCFD TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

Portfolio physical risk – 4 degree scenario

Share of current portfolio exposed to higher physical risk (%)

2030: 6.6%
2050: 1.7%

Transition risk – key points

- Westpac assessed potential transition risks (policy, legal, technology and market changes related to climate change)
- Analysis focused on our current Australian Business and Institutional lending and exposure to sectors that may face growth constraints under 1.5° and updated 2 degree scenarios by 2030 and 2050
- Approximately 2.7% of the portfolio is exposed to sectors that may experience higher risk in a transition to a 1.5 degree economy by 2030
- Approximately 0.9% of the portfolio is exposed to sectors that may experience higher risk in a transition to a 2 degree economy by 2030

Physical risk – key points

- Westpac assessed potential physical risks (financial impacts of changes in climate patterns and extreme weather events)
- Analysis focused on the Australian mortgage portfolio and exposure to postcodes that may face increased physical risk under a 4 degree scenario
- Approximately 1.7% of the portfolio is exposed to postcodes that may experience higher physical risk by 2050 under a 4 degree scenario
- Data presented shows the share of current exposure to postcodes that may experience higher physical risk at intervals of 2030 and 2050 under our IPCC RCP 8.5 Scenario*

47

Thank you

FINANCE UNEP INITIATIVE
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48



MESA DE DIÁLOGO CON EL SECTOR FINANCIERO Y SEGUROS

San José, Hotel Crowne Plaza Corobicí

29 de agosto de 2019

Responsables: David Alfaro & Rainer Schwark

	Nombre	Institución	Correo electrónico	Teléfono	Firma
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5.	Cabnela Barana	Promerica	gbarana@promerica.fi.cr	8994-0660	
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9.					
10.					

Las personas firmantes autorizan a la Cooperación Alemana para el Desarrollo, GIZ, a realizar y utilizar las fotografías y material audiovisual que se produzcan en este evento de manera ilimitada y gratuita.



MESA DE DIÁLOGO CON EL SECTOR FINANCIERO Y SEGUROS

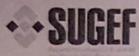
San José, Hotel Crowne Plaza Corobicí

29 de agosto de 2019

Responsables: David Alfaro & Rainer Schwark

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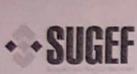
San José, Hotel Crowne Plaza Corobici

29 de agosto de 2019

Responsables: David Alfaro & Rainer Schwark

	Nombre	Institución	Correo electrónico	Teléfono	Firma
1.	Amo Verónica Castro	sugese	castroca@sugese.fi.cr	88433403	
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10.	Ivannia Pincay M.	Banco Popular	ivpincay@bp.fi.cr	2104-7857	

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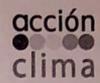
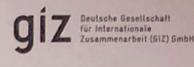
San José, Hotel Crowne Plaza Corobicí

29 de agosto de 2019

Responsables: David Alfaro & Rainer Schwark

	Nombre	Institución	Correo electrónico	Teléfono	Firma
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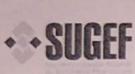
San José, Hotel Crowne Plaza Corobicí

29 de agosto de 2019

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MESA DE DIÁLOGO CON EL SECTOR FINANCIERO Y SEGUROS

San José, Hotel Crowne Plaza Corobicí

29 de agosto de 2019

Responsables: David Alfaro & Rainer Schwark

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9.	José Ignacio Chirica	SUGEF	chiricajs@sugef.fi.cr	22479887	
10.	Jhonny Brenes Gutiérrez	AEO	jhonny.gutierrez@gmail.com	8940-8080	

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Tema: Escenarios climáticos para Costa Rica y modelajes de riesgo

* 1. Escenarios climáticos para la Costa Rica del futuro a cargo de Maikel Méndez (ITCR)

	1 Pobre	2	3	4	5 Excelente
Claridad en la exposición.	<input type="radio"/>				
Conocimiento del tema.	<input type="radio"/>				
Atención de consultas y preguntas.	<input type="radio"/>				

* 2. Modelajes sobre el riesgo climático en la cartera de clientes de entidades financieras a cargo de María Eugenia Sosa (UNEP FI)

	1 Pobre	2	3	4	5 Excelente
Claridad en la exposición.	<input type="radio"/>				
Conocimiento del tema.	<input type="radio"/>				
Atención de consultas y preguntas.	<input type="radio"/>				

* 3. Desarrollo general y metodología de trabajo

	Pobre				Excelente
Claridad del facilitador: Pablo Rojas (AED)	<input type="radio"/>				
Metodología utilizada	<input type="radio"/>				
Calidad de la discusión en cada mesa de trabajo	<input type="radio"/>				

4. ¿Considera que se cumplió con el objetivo de la sesión?

Presentar de qué forma se puede aprovechar la información disponible para realizar modelajes de riesgos climáticos que impacten las carteras de clientes de entidades financieras.

- Sí
- No

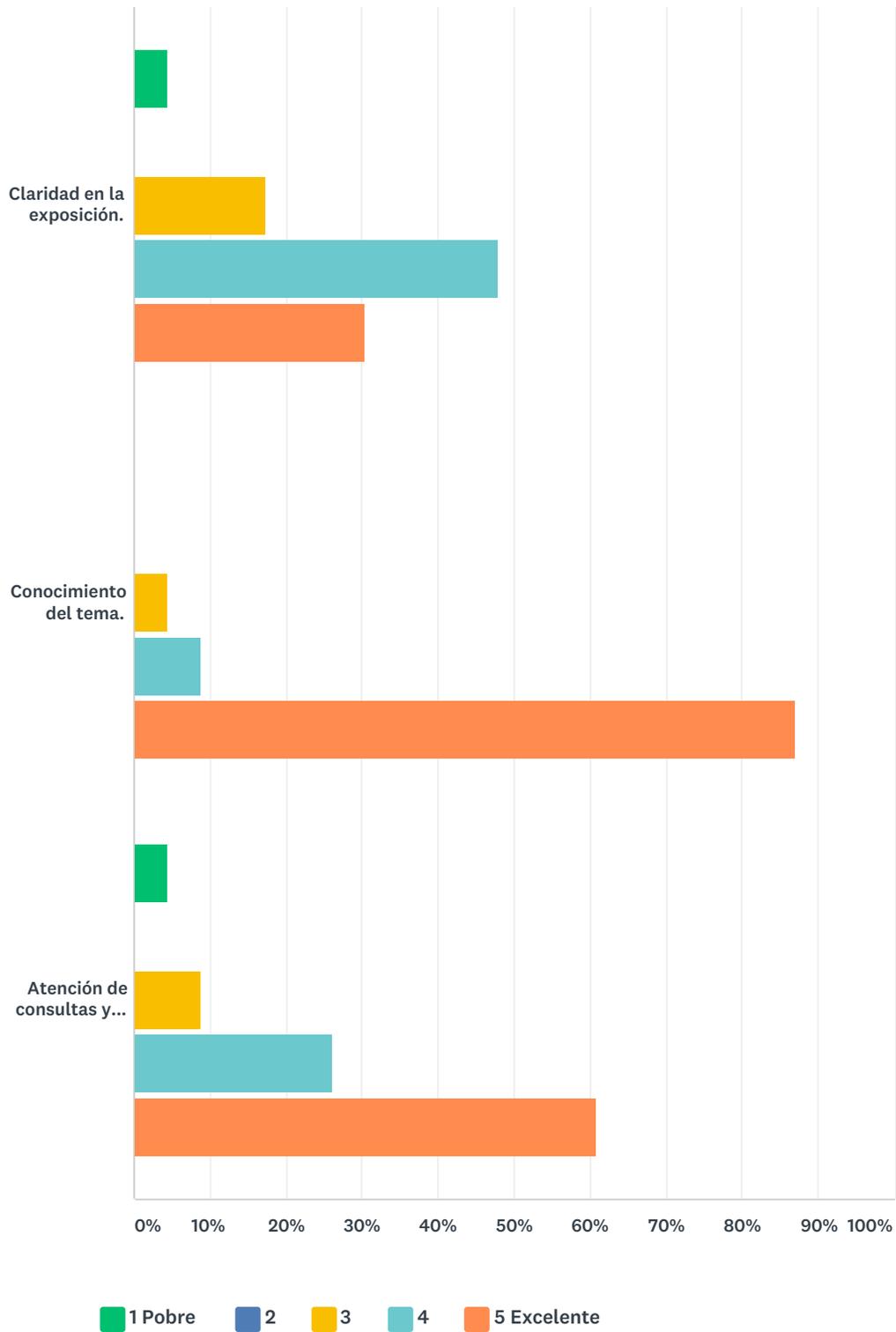
* 5. Asuntos de logística

	Pobre				Excelente
Orden y claridad en la convocatoria	<input type="radio"/>				
Conveniencia del lugar seleccionado para la sesión	<input type="radio"/>				
Satisfacción con la alimentación y el servicio en al sala	<input type="radio"/>				

6. Observaciones generales y comentarios para mejorar la sesión

Q1 Escenarios climáticos para la Costa Rica del futuro a cargo de Maikel Méndez (ITCR)

Answered: 23 Skipped: 0



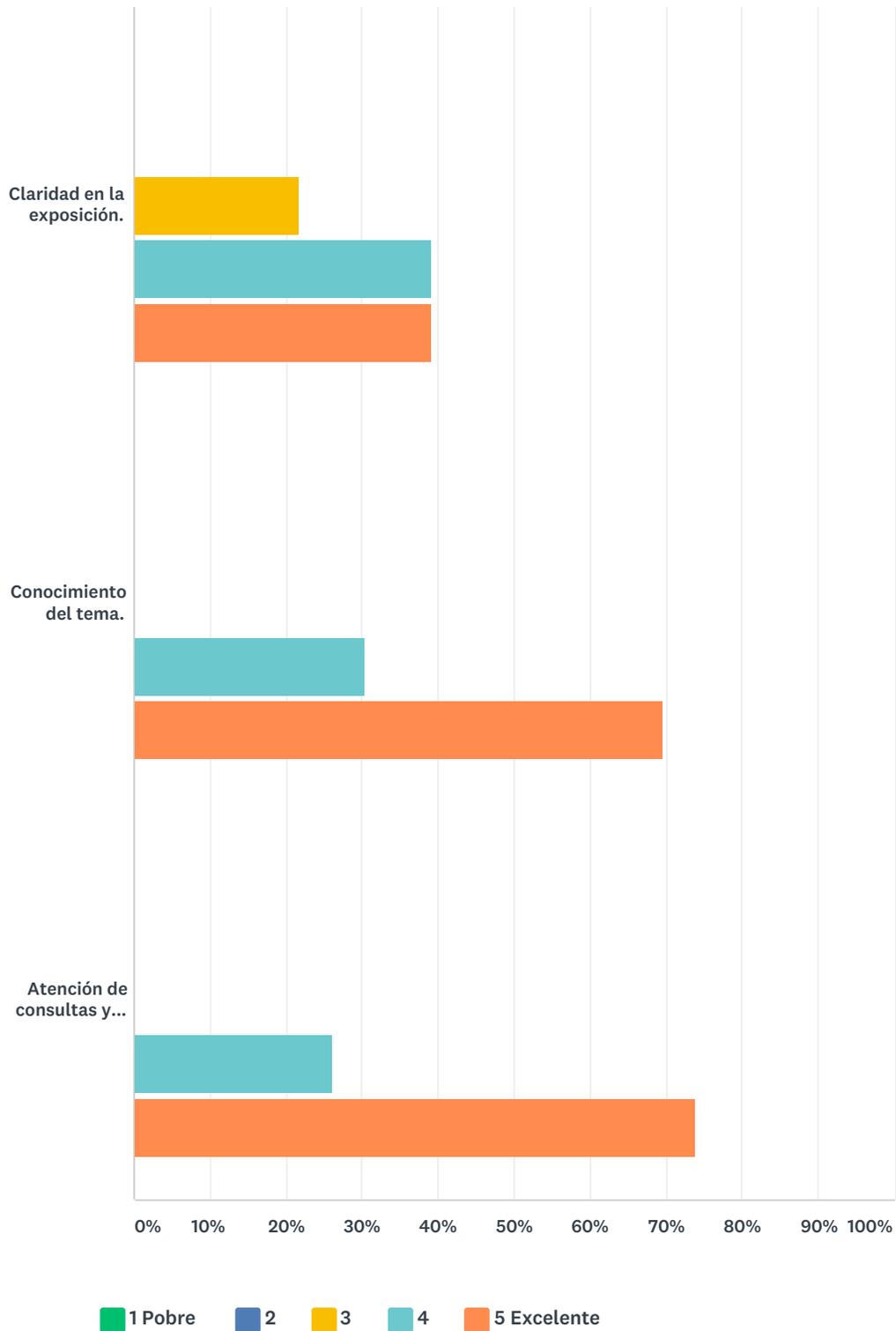
	1 POBRE	2	3	4	5 EXCELENTE	TOTAL	WEIGHTED AVERAGE
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Evaluación: mesas de diálogo climático con el sector financiero – Sesión 4

Claridad en la exposición.	4.35% 1	0.00% 0	17.39% 4	47.83% 11	30.43% 7	23	4.00
Conocimiento del tema.	0.00% 0	0.00% 0	4.35% 1	8.70% 2	86.96% 20	23	4.83
Atención de consultas y preguntas.	4.35% 1	0.00% 0	8.70% 2	26.09% 6	60.87% 14	23	4.39

Q2 Modelajes sobre el riesgo climático en la cartera de clientes de entidades financieras a cargo de María Eugenia Sosa (UNEP FI)

Answered: 23 Skipped: 0



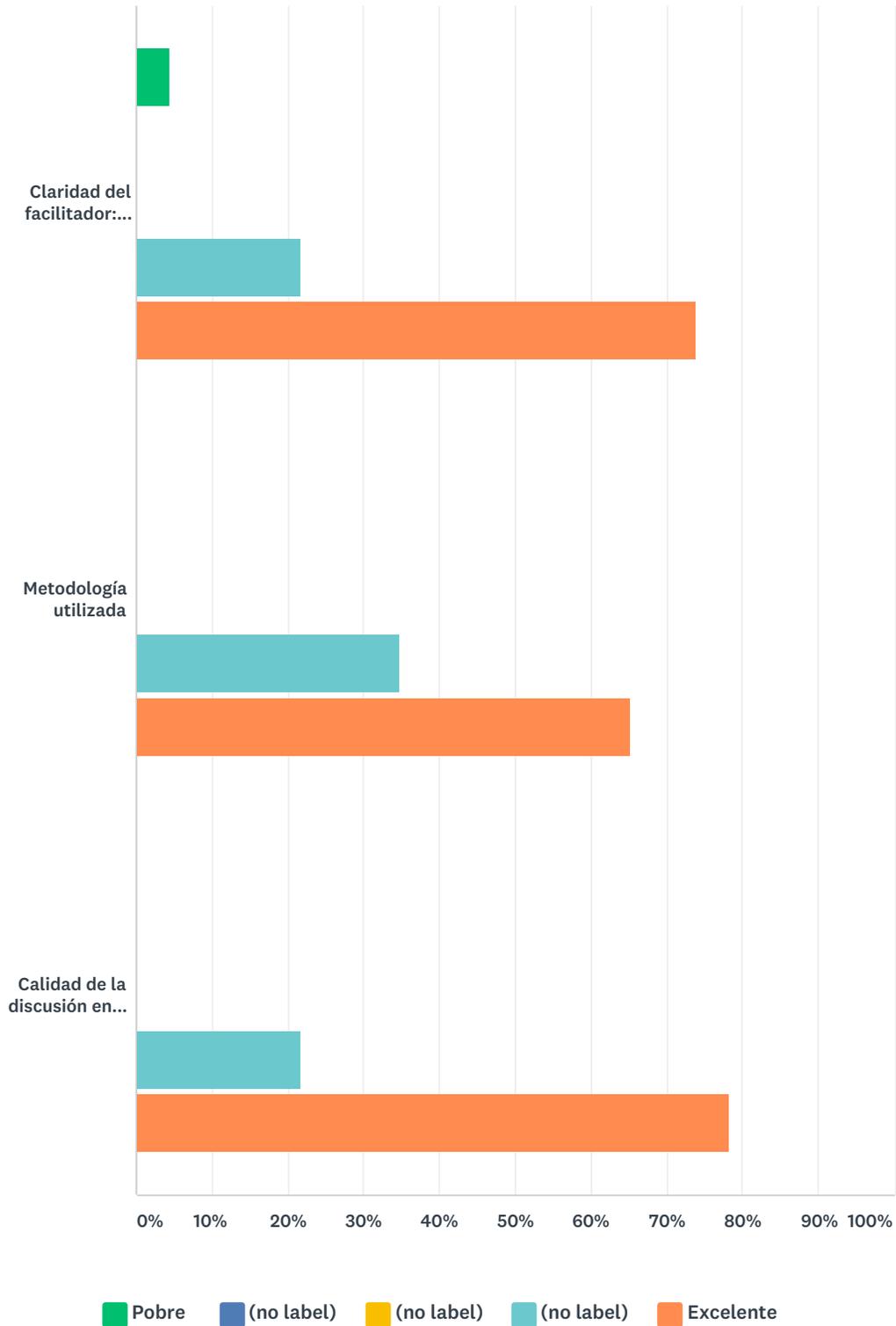
	1 POBRE	2	3	4	5 EXCELENTE	TOTAL	WEIGHTED AVERAGE
--	---------	---	---	---	-------------	-------	------------------

Evaluación: mesas de diálogo climático con el sector financiero – Sesión 4

Claridad en la exposición.	0.00% 0	0.00% 0	21.74% 5	39.13% 9	39.13% 9	23	4.17
Conocimiento del tema.	0.00% 0	0.00% 0	0.00% 0	30.43% 7	69.57% 16	23	4.70
Atención de consultas y preguntas.	0.00% 0	0.00% 0	0.00% 0	26.09% 6	73.91% 17	23	4.74

Q3 Desarrollo general y metodología de trabajo

Answered: 23 Skipped: 0



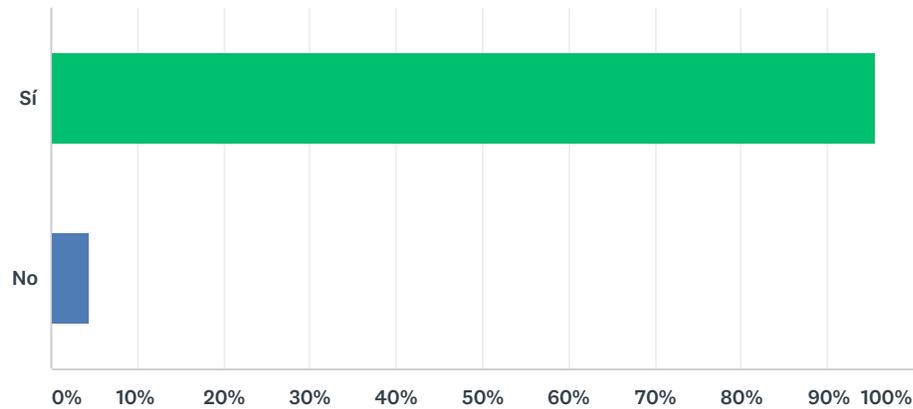
	POBRE	(NO LABEL)	(NO LABEL)	(NO LABEL)	EXCELENTE	TOTAL	WEIGHTED AVERAGE
--	-------	------------	------------	------------	-----------	-------	------------------

Evaluación: mesas de diálogo climático con el sector financiero – Sesión 4

Claridad del facilitador: Pablo Rojas (AED)	4.35% 1	0.00% 0	0.00% 0	21.74% 5	73.91% 17	23	4.61
Metodología utilizada	0.00% 0	0.00% 0	0.00% 0	34.78% 8	65.22% 15	23	4.65
Calidad de la discusión en cada mesa de trabajo	0.00% 0	0.00% 0	0.00% 0	21.74% 5	78.26% 18	23	4.78

Q4 ¿Considera que se cumplió con el objetivo de la sesión? Presentar de qué forma se puede aprovechar la información disponible para realizar modelajes de riesgos climáticos que impacten las carteras de clientes de entidades financieras.

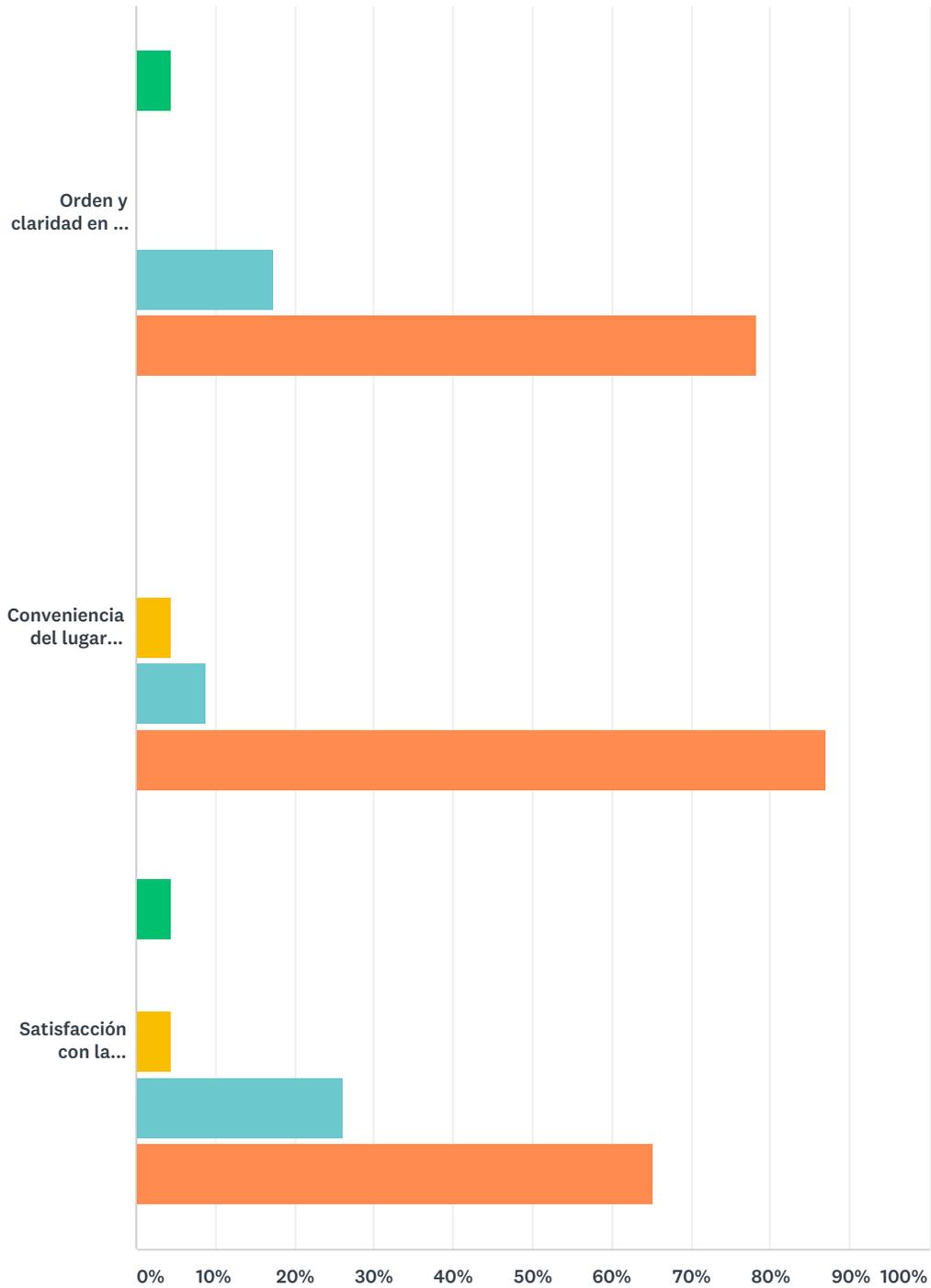
Answered: 23 Skipped: 0



ANSWER CHOICES	RESPONSES	
Sí	95.65%	22
No	4.35%	1
TOTAL		23

Q5 Asuntos de logística

Answered: 23 Skipped: 0



■ Pobre
 ■ (no label)
 ■ (no label)
 ■ (no label)
 ■ Excelente

	POBRE	(NO LABEL)	(NO LABEL)	(NO LABEL)	EXCELENTE	TOTAL	WEIGHTED AVERAGE

Evaluación: mesas de diálogo climático con el sector financiero – Sesión 4

Orden y claridad en la convocatoria	4.35% 1	0.00% 0	0.00% 0	17.39% 4	78.26% 18	23	4.65
Conveniencia del lugar seleccionado para la sesión	0.00% 0	0.00% 0	4.35% 1	8.70% 2	86.96% 20	23	4.83
Satisfacción con la alimentación y el servicio en el sala	4.35% 1	0.00% 0	4.35% 1	26.09% 6	65.22% 15	23	4.48

Q6 Observaciones generales y comentarios para mejorar la sesión

Answered: 9 Skipped: 14

#	RESPONSES	DATE
1	Excelentes foros	8/29/2019 3:16 PM
2	No tengo observaciones	8/29/2019 6:01 AM
3	Procurar que los expositores tengan coherencia en su exposición. El primero del día no lo fue, además de auto desacreditar su exposición. Lamentable el tiempo perdido con él.	8/29/2019 5:53 AM
4	8/29/2019 5:44 AM
5	9	8/29/2019 5:43 AM
6	Ninguna	8/29/2019 5:43 AM
7	Más exposiciones menos actividades	8/29/2019 5:43 AM
8	Bajar el AC	8/29/2019 5:42 AM
9	Compartir las presentación de hoy lo más pronto posible. Gracias.	8/29/2019 5:40 AM