

Spatial Finance Solutions: Delivering environmental and sustainability insights

Understanding your clients' environmental impact has become a must-have for many of today's financial organizations. Whether you're evaluating lending risks, assessing compliance needs, or fulfilling reporting requirements, you need clear, climate-related data to get the full picture. Yet for many financial institutions, that data has not been available. Until now.

Spatial Finance Solutions from Deloitte and Google Cloud combine geo-spatial datasets, earth observation imagery, and other sophisticated sources to provide environmentally relevant insights into specific commercial assets – enabling you to understand the full environmental footprint of your customers' portfolios, right down to individual properties, fields, factories, mines, warehouses, or other physical assets, anywhere in the world.

Help your clients find opportunities to get to net zero. Meet your institution's regulatory commitments. Enhance your risk-management and credit decision-making capability. With a Spatial Finance Solution from Deloitte and Google Cloud, you reinvent the game.



Key Benefits



Clarity

- With Google Earth Engine's planetary-scale analysis capacity, you have the power to assess individual assets for emissions data, biodiversity impacts, and flood, fire, or drought risks.



Capability

- Google Cloud Platform's cross-functional scalability and AI-enabled analytical modeling features provide near real-time seamless integration with your existing systems.



Confidence

- Independent, global, high-frequency insights allow you to identify and mitigate climate-related risks, make more informed decisions, and enhance reporting and compliance capability.



Success Story: Giving a bank the big picture

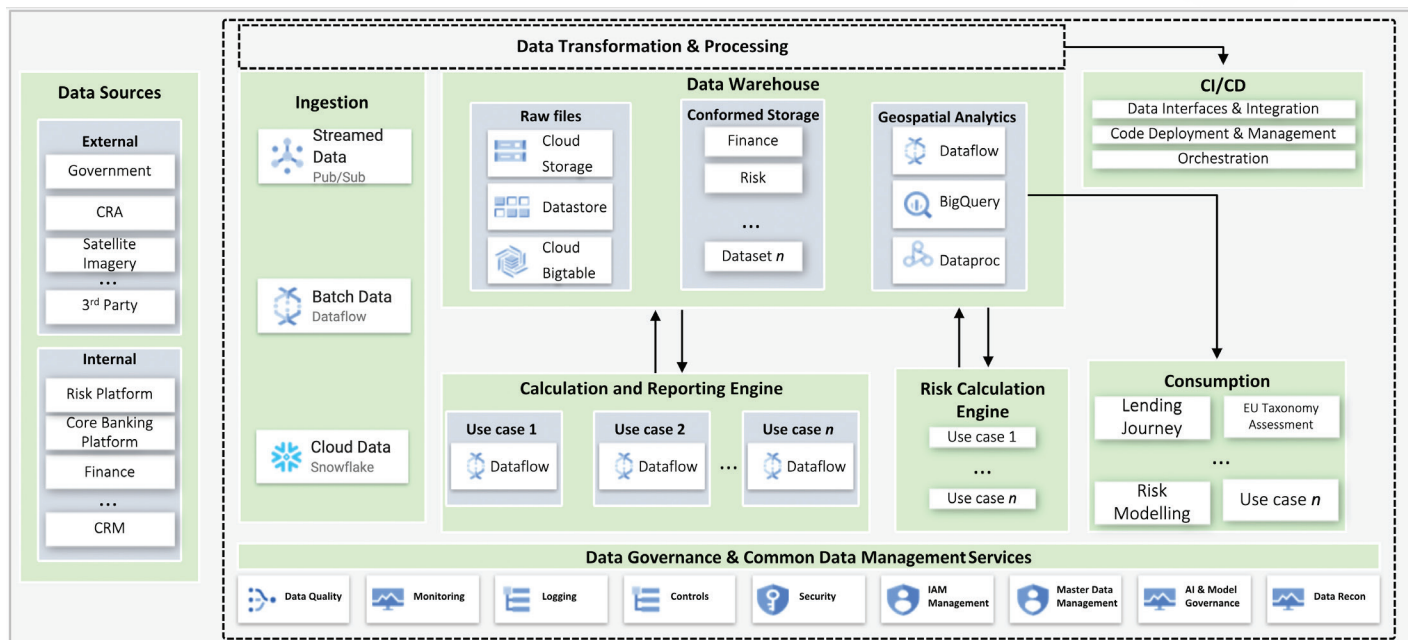
Our UK-based retail bank client faced a double challenge; one familiar to many financial organizations globally. Not only was the bank under pressure to respond to environmental regulatory requirements. At the same time, the bank needed to improve risk management capabilities across their commercial lending portfolio, which was focused on the agricultural sector. The solution, in both cases, was better data.

Deloitte developed a Spatial Finance Solution using Google Earth Engine and satellite imagery, automatically linking

geospatial data with each client's own customer data. As a result, the bank gained not just a clearer view of agricultural land holdings across the UK, but enriched analytics and insights on each customer's climate and physical risk positions.

The bank can now factor this information into lending decisions. Meanwhile, the bank's ability to meet regulatory obligations has been enhanced. This includes EU taxonomy automated assessments, lending journey enrichments, lending and risk strategy enrichments for sustainable lending products, and risk modelling and validations.

Technology Architecture



Let's Talk



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