Geosys
Insight Solutions

Banking & Financial Services

Integrating climate and environmental intelligence into financial decision-making

Jamaica & the Caribbean

ASSETS	INTELLIGENCE	DECISIONS
Borrowers / collateral	Climate / nature / data	Risk / finance / growth

A business-focused perspective for financial executives, risk managers, investment professionals and sustainability teams.

The commercial imperative

Environmental information becomes commercially useful when it supports asset quality, resilience, capital allocation and credible reporting.

Commercial pressure	Management question
Climate-related disruption	Which borrowers, properties and insured assets are exposed?
Credit and insurance concentration	Where are exposures concentrated geographically or by sector?
Sustainable finance growth	Can financing outcomes be measured and substantiated?
Supervisory and investor expectations	Are climate data, governance and disclosures sufficiently developed?
Operating efficiency	Which branches and facilities offer resource savings?

Jamaica’s evolving supervisory context

The Bank of Jamaica and Financial Services Commission published a Climate Stress Testing Data Management Framework in June 2024 to strengthen climate data collection and support integration of climate risk into supervision. [1]

IFRS S2 provides an international framework for communicating financially relevant climate risks and opportunities. [2] Applicability depends on the institution’s reporting obligations; this publication does not assert universal mandatory adoption in Jamaica.

Where exposure originates

Financial institutions can experience environmental impacts through their portfolios even when their own premises are unaffected.

ENVIRONMENT
Flood / heat / transition

ASSET IMPACT
Damage / interruption

FINANCIAL EFFECT
Credit / claims / value

Business segment	Priority intelligence
Commercial banking	Borrower sectors, climate exposure, environmental dependencies and financed emissions.
Mortgage finance	Collateral location, flood and landslide screening, location data quality.
General insurance	Insured asset concentration and hazard exposure.
Investment management	Environmental screening of holdings and real assets.
Development finance	Environmental safeguards and sustainable finance outcomes.

Exposure is not financial loss

Hazard screening identifies assets that may warrant further investigation. Vulnerability, insurance, borrower capacity and financial risk models are needed to estimate losses.

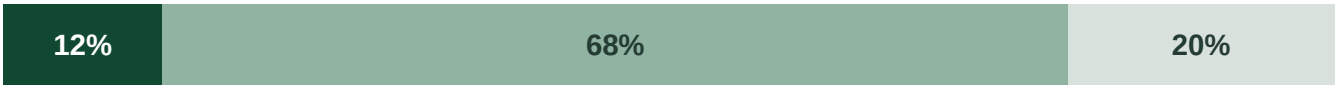
Operational sustainability also matters: energy, refrigerants, business travel, procurement and branch performance can support cost management and emissions reporting.

From information to value

A portfolio assessment can turn fragmented location and financial records into actionable management information.

J$12 billion

Illustrative high-hazard exposure in a J$100 billion loan portfolio, assuming 80% of balances are mapped and 15% of mapped balances intersect high-hazard areas.



12% high hazard | 68% other mapped | 20% unassessed

A second example: operational efficiency

A 500 m² branch reducing electricity intensity from 310 to 220 kWh/m² would save 45,000 kWh annually. At an assumed avoidable tariff of J$45/kWh, gross annual savings would be J$2.025 million before implementation costs.

Useful indicators

Geocoding completeness • exposure by hazard and sector • portfolio emissions coverage • sustainable finance outcomes • electricity per square metre.

Both examples are hypothetical, not client results, actual tariffs or loss estimates. Benchmark comparisons require equivalent boundaries and reliable data.

How Geosys can support you

Specialist environmental, sustainability and geospatial services designed to complement existing financial risk and management functions.

ESG & Sustainability Reporting

Climate and sustainability readiness reviews; operational carbon inventories; peer benchmarking; financed emissions readiness and scoped methodological pilots.

Climate & Environmental Intelligence

Geospatial portfolio exposure screening; environmental and nature-related data assessments; sustainable finance outcome indicators; asset resilience intelligence.

Data & Geospatial Solutions

Portfolio location data quality; controlled environmental data integration; management dashboards; repeatable monitoring and reporting workflows.

What you receive

A defined assessment boundary, documented methodology, evidence and data-quality register, management-ready findings and prioritised next steps.

Financial stress testing, actuarial modelling, valuation and regulated financial decisions remain with qualified specialists. Portfolio work is subject to suitable hazard data and approved information security arrangements.

Start with a defined problem

A focused engagement can help establish the information required before investing in broader systems or methodologies.

Engagement option	Practical outcome
Climate readiness review	Prioritised gaps in environmental information, methods and reporting preparedness.
Portfolio exposure pilot	A defined asset sample, location quality assessment and hazard exposure summary.
Environmental data assessment	A roadmap for consistent indicators, data controls and repeatable monitoring.

About Geosys

Geosys Insight Solutions is a Jamaica-based specialist consultancy combining sustainability reporting, environmental intelligence, geospatial analysis and data management to support informed business decisions.

Book a discovery call

Explore a specific environmental information challenge with Geosys.
geosysinsights.com | kharriott@geosysinsights.com

Selected references

[1] Bank of Jamaica / Financial Services Commission. Climate Stress Testing Data Management Framework, June 2024. BOJ financial stability resources.
[2] IFRS Foundation. IFRS S2 Climate-related Disclosures. Standard overview.

General industry information; not financial, legal or regulatory advice.