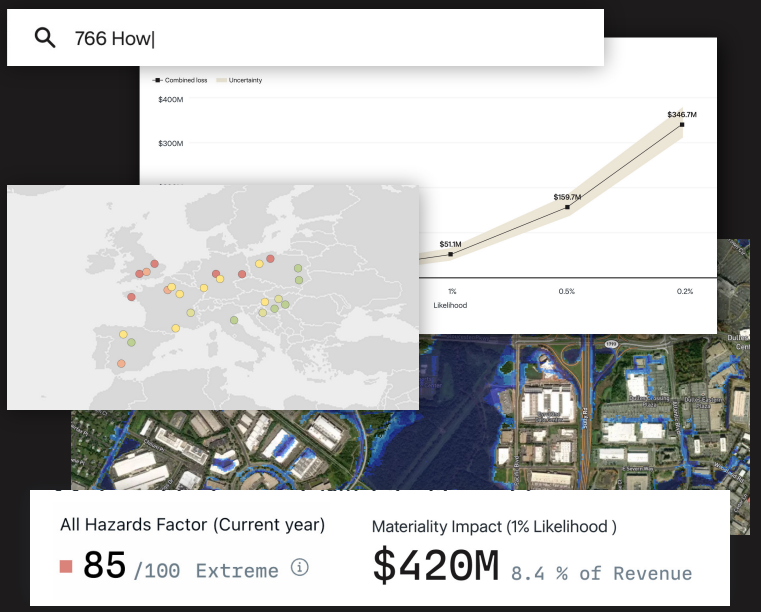
First Street

The Standard for Climate Risk Financial Modeling



First Street Enterprise Suite

First Street is defining and leading the Climate Risk Financial Modeling (CRFM) category that translates climate science into financial impact connecting physical climate hazards to direct damage, business interruption, and downstream financial consequences across the global economy.

The Enterprise Suite is the platform investors, asset managers, banks, developers, and corporations use to translate physical risk into financial impact, globally.

Instantly quantify, monitor, and manage the financial impact of climate risk on your assets and portfolio. Gain forward-looking insight into both climate risk and resilience-driven opportunity and value creation, enabling smarter, future-focused decision-making.

TRUSTED BY LEADING INSTITUTIONAL ASSET OWNERS, INVESTORS, LENDERS, AND CORPORATES INCLUDING

SIXTH STREET · BARINGS · CAPITAL GROUP · CPP Investments · KKR · NORGES BANK · nuveen A TIAA Company · PSP

Optimize Your Investments with Climate Risk Insights

IDENTIFY

high-risk exposures at the asset, security, portfolio, and regional level before climate-driven events disrupt performance or erode asset value.

STREAMLINE

decisions with standardized data used across research, investment, deal, risk, and ESG teams, reducing reliance on fragmented data and external consulting workflows.

DEMONSTRATE

preparedness to investment committees, boards, and stakeholders with defen-sible, easy-to-review climate risk data to meet evolving frameworks.

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1. INVESTMENT STRATEGY

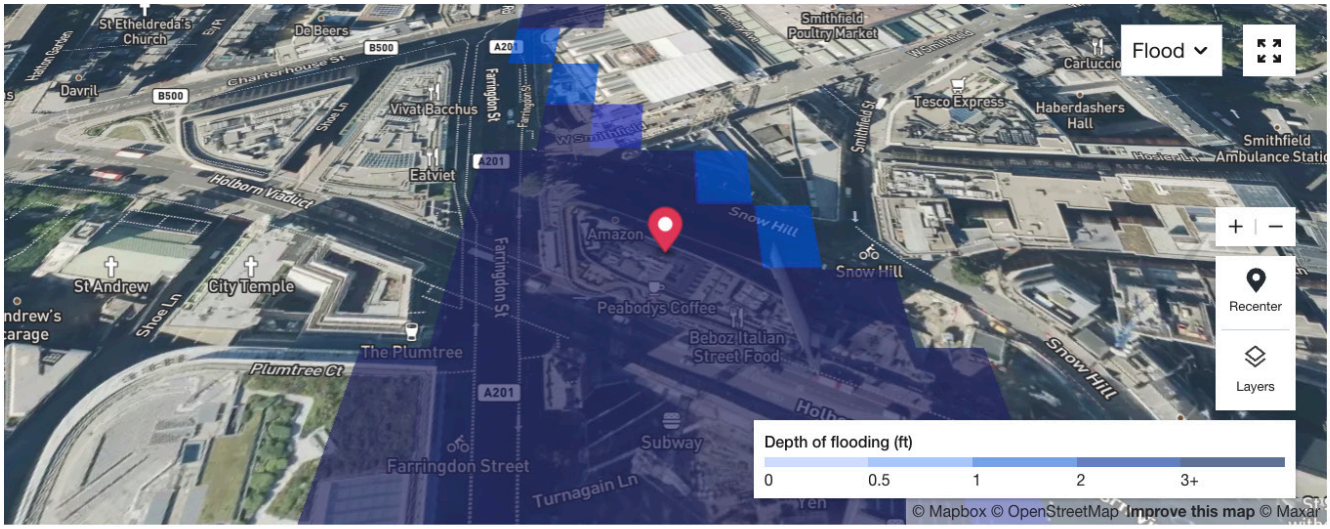
Connect climate-driven insurance stress, population movement, and GDP impacts to pinpoint where climate risk is accumulating and where resilience is holding, empowering smarter, more profitable capital allocation. Identify regions where physical risk will reshape asset values over time and orient capital toward durable opportunity.

2. ACQUISITION DUE DILIGENCE

Rapidly triage acquisition opportunities for physical climate risk to surface where material exposures may exist, and flag which deals warrant deeper diligence.

Sixty London

ASK ACTIONS



Address: 60A Holborn Viaduct, London EC1A 2FD, UK Lat/Lng: 51.517317, -0.104392

AI Insights

AI-Generated

- Flood is the dominant driver of expected loss. Average annual loss is about $54K, materially higher than other perils. A 1% or 0.2% likelihood event would generate about $1.9M in damages and 159–160 repair days, indicating significant downtime exposure. Modeled water depths are severe (around 348–350 cm at 1% likelihood; 387–392 cm at 0.2% likelihood), reinforcing the need for robust protection and insurance terms.
- Wind is a secondary but rising tail risk. Average annual loss increases from about $3K to $6K under the higher-emissions case in 30 years. At 0.2% likelihood, damages range up to $397K with as many as 214 repair days across scenarios, which could pressure business interruption coverage and contingency plans despite lower expected losses than flood.
- Loss severity concentrates in rare events. Flood's repair durations (~160 days) and wind's long-tail repairs (up to 214 days) imply material operational downtime in low-frequency events, which can impact cash flow

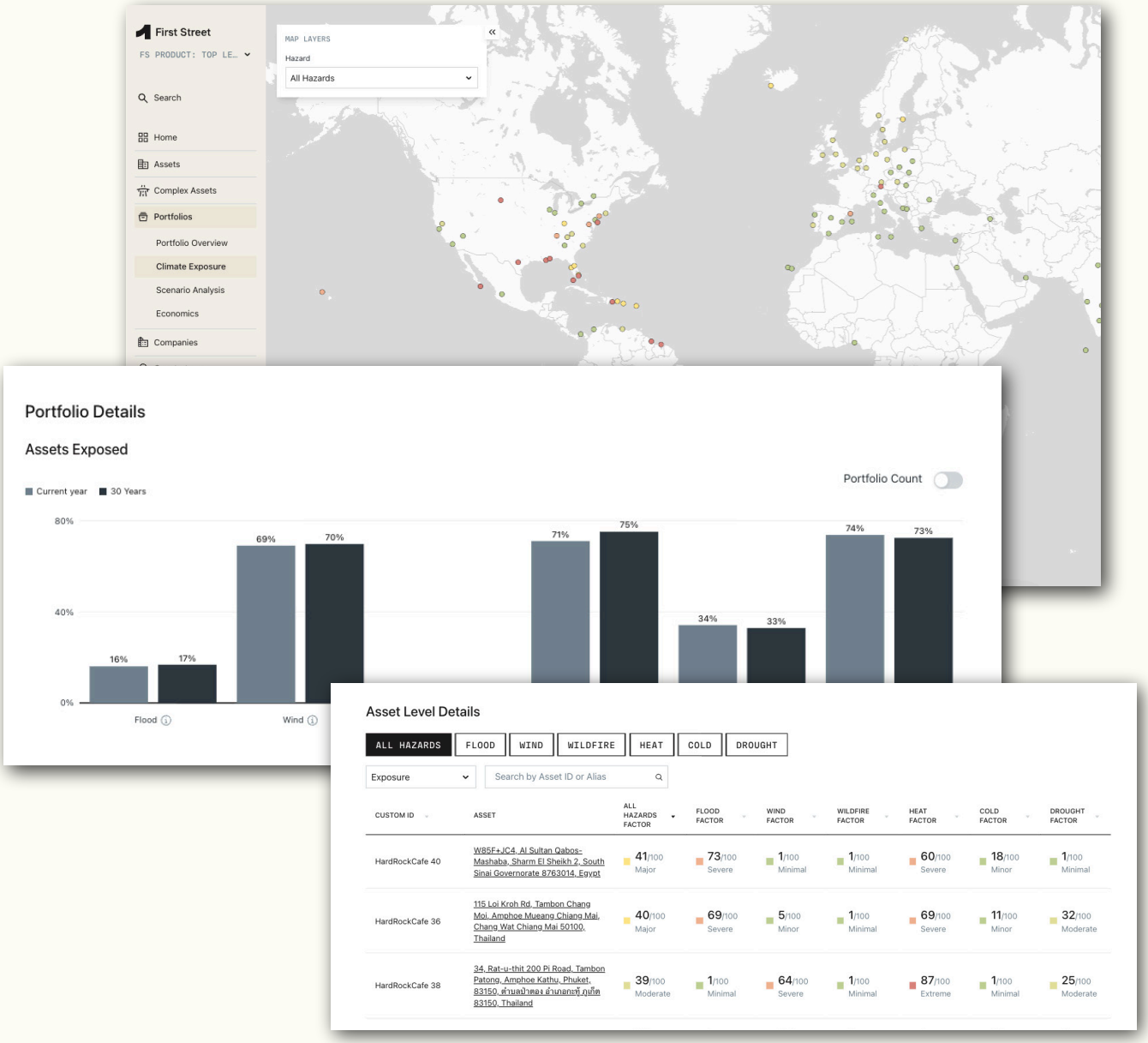
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3. PORTFOLIO MANAGEMENT

Reveal hidden portfolio climate risk by identifying correlated exposures, insurance vulnerability, and resilience blind spots, pinpointing the most and least resilient holdings, and surfacing actionable ways to manage risk. Run repeatable, scalable, forward-looking catastrophe modeling across portfolios and emission scenarios to enable tail risk analysis without bespoke consulting workflows.

4. ASSET MANAGEMENT

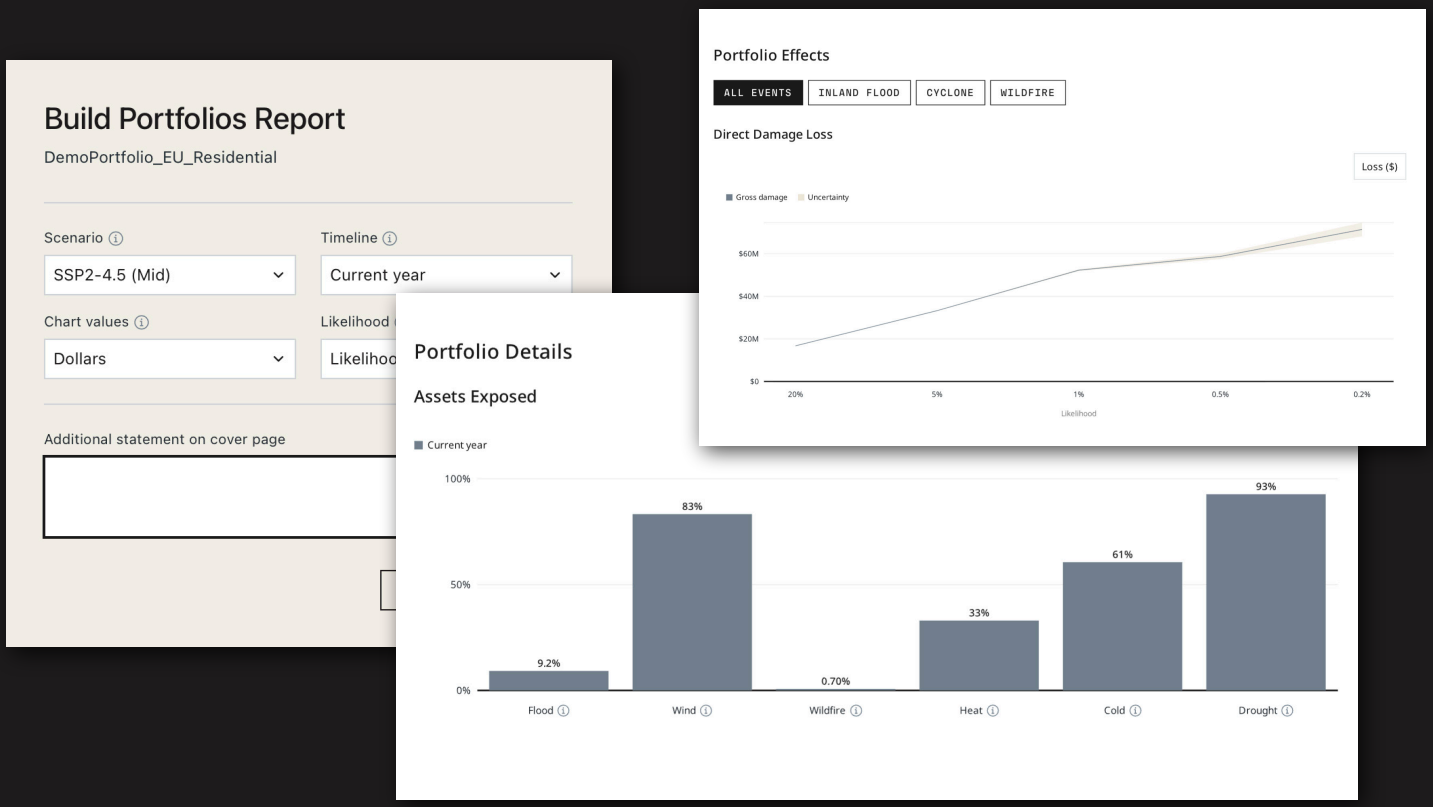
Evaluate and prioritize climate adaptation measures, identifying the highest-impact interventions across elevation, flood barriers, fire proofing, and wind hardening, and surfacing indirect risks across priority holdings.



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5. MONITORING AND REPORTING

Generate standardized asset-level and portfolio-wide reports for teams, boards, and regulators, aligned to global regulatory frameworks (e.g., TCFD, ISSB, ECB, OCC, CSRD) and backed by transparent, peer-reviewed, scalable, verifiable data.



Understanding Physical Climate Risk Across Holdings

REAL ESTATE

Pinpoint asset-level physical risk and resilience to support pricing, underwriting, and asset valuation.

COMPANIES

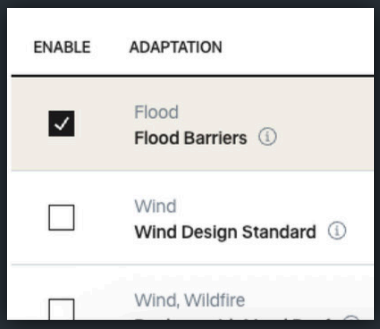
Translate physical climate hazards into financially material insights at the corporate level, spanning supply chains and operations, with expanding coverage across public and private companies.

INFRASTRUCTURE

Assess exposure to climate hazards across linear assets like roads, railways, and power lines, and area-based assets like factories, stadiums, and solar farms.

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Turn physical climate risk insight into action across investment scopes and workflows



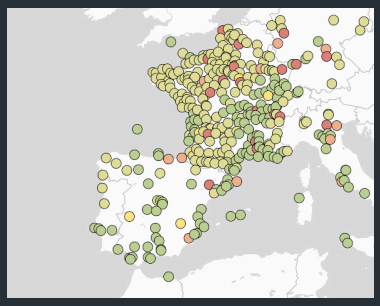
ADAPTATION MODULE

Quantify the financial return on resilience investments at the asset level, identifying which interventions deliver the greatest reduction in expected loss and strongest return on investment. The adaptation module connects directly to damage and downtime outputs, allowing teams to compare adaptation scenarios against annualized loss metrics and build defensible business cases for capital expenditure on climate resilience. AI-driven insights surface the highest-impact interventions and flag where resilience investment is cost-saving.

GEOSTRATEGY MODULE

Identify where climate risk is accumulating across geographies at the market and regional level and where structural resilience creates durable investment opportunities. By connecting hazard exposure to insurance stress, population movement, and macroeconomic impacts, First Street enables teams to make forward-looking capital allocation decisions grounded in how physical risk will reshape regional asset values and market dynamics over time.





COMPANY MODULE

Deliver financially material climate risk insights at the company level, spanning supply chains, operations, and geographic footprints. First Street's company-level risk data enables investors and analysts to assess how physical climate risk exposure affects company value, operational continuity, and long-term creditworthiness, supporting integration into portfolio construction, equity research, credit analysis, and ESG frameworks.

COMPLEX ASSETS MODULE

Go beyond standard buildings to assess risk across data centers, life science facilities, industrial logistics, healthcare, and other specialized asset classes. Engineering-based vulnerability curves calibrated by asset type account for unique construction characteristics, operational dependencies, and replacement costs that drive differentiated financial exposure.



See How First Street Empowers Climate-Informed Decisions

Turn climate risk into opportunity with the First Street Enterprise Suite.

BOOK A DEMO

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