

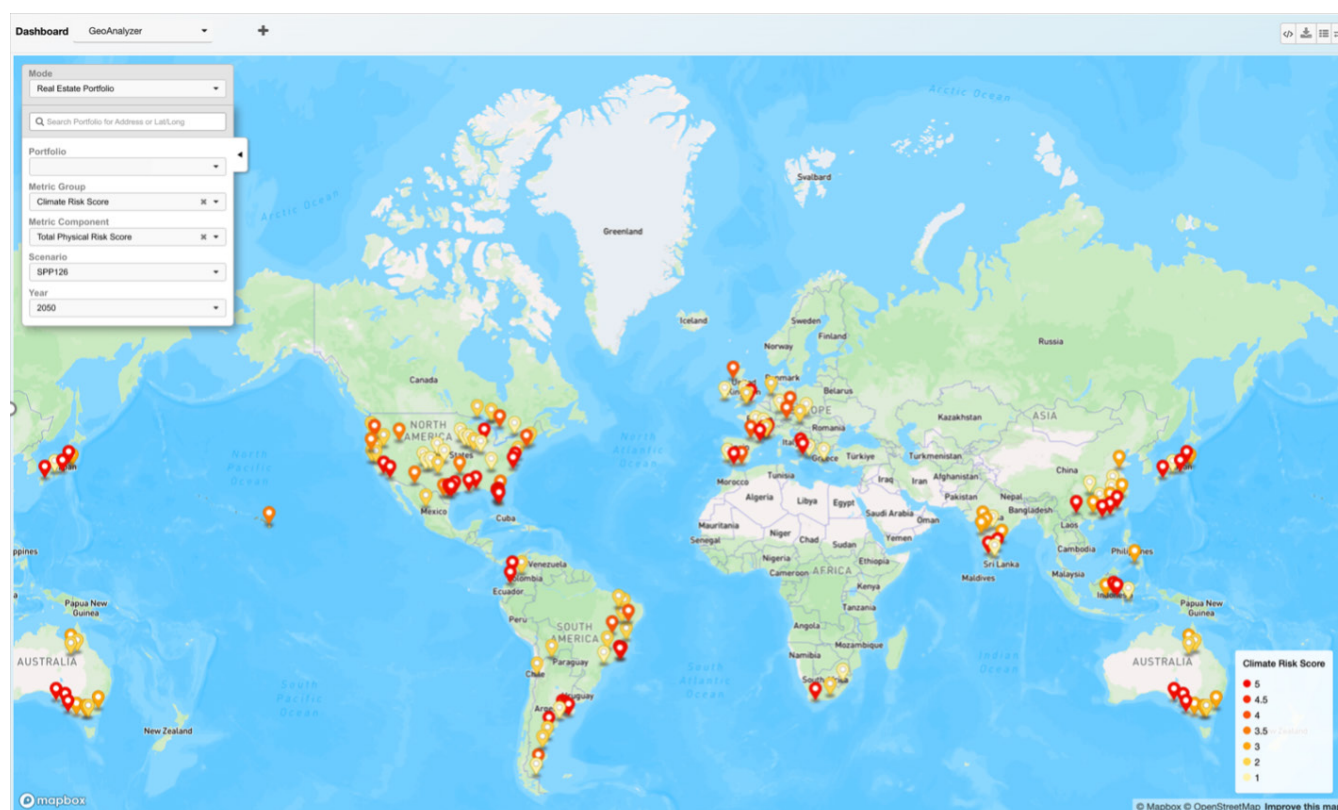
ICE global real estate risk intelligence

Comprehensive risk intelligence for real estate, loans and MBS spanning climate exposure, climate event monitoring, affordability and price dynamics.

Wildfires, flooding, tropical cyclones and rising insurance costs are intensifying the urgency to incorporate both physical and transition climate risks into portfolio and asset-level assessments. Extreme weather events, evolving socioeconomic conditions and shifting insurance markets can significantly affect asset valuations and loan performance. At the same time, they present new opportunities for investors who can quantify and manage these risks with precision.

ICE equips investors with robust data and analytics to assess carbon footprints and climate exposure across portfolios covering current extreme weather events, current and future climate risks, home affordability and price dynamics to support informed decision-making, risk analysis and regulatory reporting. Our comprehensive suite of climate metrics spans property, loan and securitized mortgage assets.

Globally, ICE provides emissions and physical risk metrics for real estate assets, leveraging user-supplied asset-level data. In the U.S., we offer an expanded set of insights, including climate risk, affordability trends and home price dynamics helping investors navigate a rapidly changing landscape with confidence.



Source: ICE Climate Analytics platform – GeoAnalyzer real estate. Metric group: Climate Risk Score, Metric component: Total Physical Risk Score, Scenario: SSP1-26, Year: 2050.

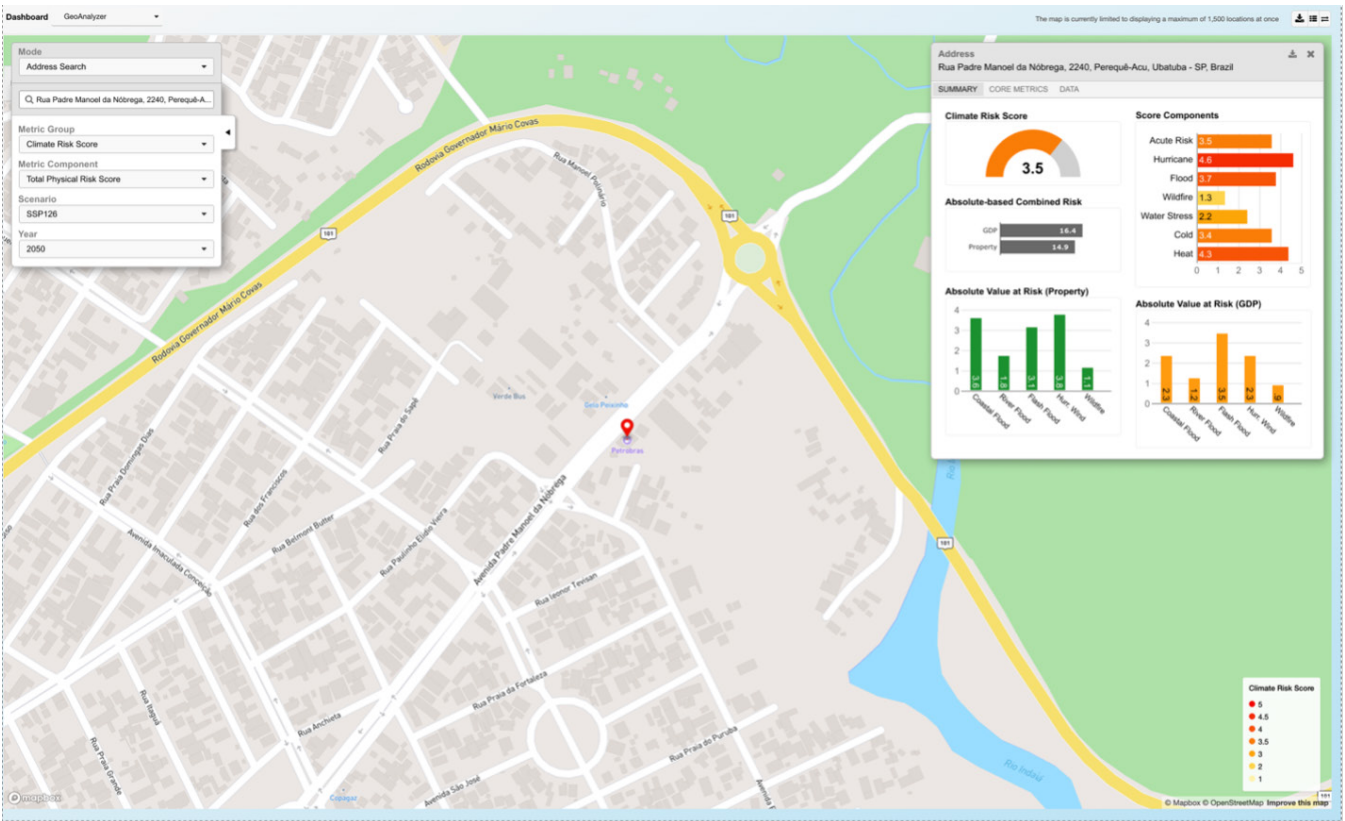
Global climate risk

	Transition risk	Physical risk
Metrics	Scope 1 & 2 emissions and energy demand estimates.	Quantitative assessments of vulnerability to physical climate perils (flood, fire, tropical cyclones, extreme temperature). Property VaR, GDP VaR, Climate Risk Scores.
Required inputs	Building type, location, size, age ¹	Location
Distribution	Flat file, Global Real Estate GeoAnalyzer UI ²	Flat file, Global Real Estate GeoAnalyzer UI ³

¹Building age is optional

²Transition Risk data for real estate assets planned to be added to GeoAnalyzer UI in 2026

³Physical Risk data for real estate assets planned to be added to GeoAnalyzer UI in Q4 2025



Source: ICE Climate Analytics platform – GeoAnalyzer real estate. Metric group: Climate Risk Score, Metric component: Total Physical Risk Score, Scenario: SSP1-26, Year: 2050.

Mortgage & real estate risk intelligence (U.S.)

	Climate risk data & scores	Climate events	Housing affordability analytics	Home price dynamics	Mortgage & property data & analytics
Content	Quantitative assessments of vulnerability to physical climate perils (flood, fire, tropical cyclone, extreme temperature) Carbon emissions and energy demand estimates	Daily portfolio monitoring & alerting for exposure to natural hazard events (flood, tropical cyclone, fire, tornado, earthquake) Compliments existing property solutions offerings to inform the “during” event analysis	Affordability data for single-family homeowners based on costs tied to a property Costs covered include property insurance, utility bills and property taxes	Up-to-date loan-to-value, home price appreciations and tappable equity for U.S. RMBS Provides insight on home price trends with greater geographical precision and timeliness vs info disclosed at origination	Home Price Index (HPI), Automated Valuation Models (AVM) and Public Property Records Data Mortgage origination & performance data
Coverage	RMBS, CMBS 120 million commercial and residential properties 115 million active & historical mortgage loans	120 million commercial and residential properties 115 million active & historical mortgage loans	RMBS 120 million commercial and residential properties 115 million active & historical mortgage loans	RMBS	120 million commercial and residential properties 115 million active & historical mortgage loans 26,000+ zip codes (HPI)
Distribution	McDash, eMBS, RAP, file delivery, API ⁴ , SiteX Pro, ICE CAP	McDash, eMBS, RAP, file delivery, Lien Alert, API*, ICE CAP	McDash, eMBS, RAP, file delivery, API ⁴	eMBS, RAP, file delivery	McDash, RAP, API ⁴ , bulk file

⁴Property solutions only



Learn more: ice.com/climate

Contact us today to schedule a demo: climaterisk@ice.com

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