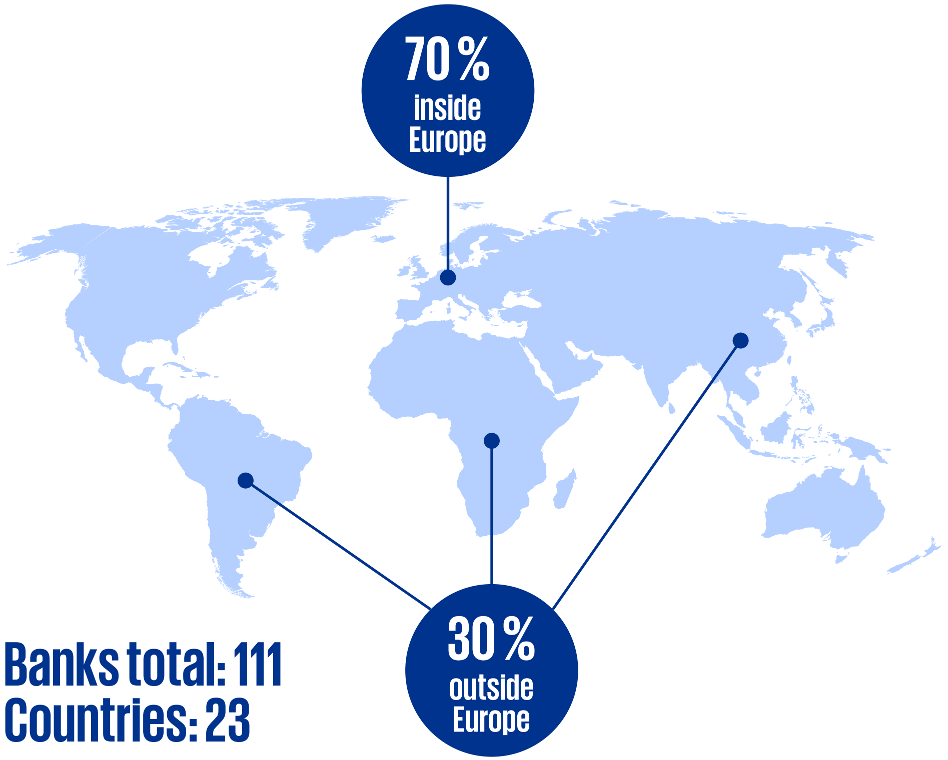
Annual KPMG ESG Risk Survey 2026

June 2026

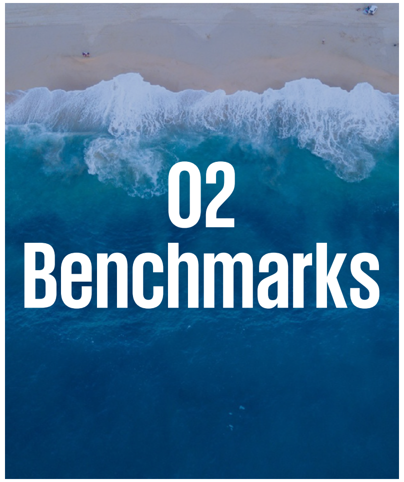
The KPMG ESG Risk Survey 2026 provides implications on top trends and benchmarks from 111 banks in 23 countries

Participants



Banks total: 111
Countries: 23

Agenda



© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Executive summary: The ESG risk journey for banks continues, yet with a shifted focus on organizational & cost efficiencies

Global importance of ESG risks

Globally, ESG risks are widely recognized as critical - yet approaches vary between regions.

Mismatch: Ambition vs. investment

Despite strategic ambitions, gaps in execution persists. Investments and resource allocation for ESG remain limited across many banks.

Scenario analyses as most critical ESG risk tool

Across all banks, scenario capabilities are seen as (very) important and as the most relevant tool for managing future risk exposures.

Diverging transformation paths

Non-EU banks for the first time accelerate investment faster than EU institutions – yet for many, a gap remains between defining ESG metrics and actively steering risk.

Emerging nature risks

Nature risks are gaining importance but are still at an early stage. Data availability, methodologies, and scenario coverage remain limited.

Data, AI & regulatory pressure

Data and AI act as key enablers, yet data quality and availability continue to limit progress. Regulatory pressure, particularly in EU, drives advances.

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

01 Top Trends

Most banks consider the following top trends as important or very important within the next two years

(Very) important trends

80 % Transition planning

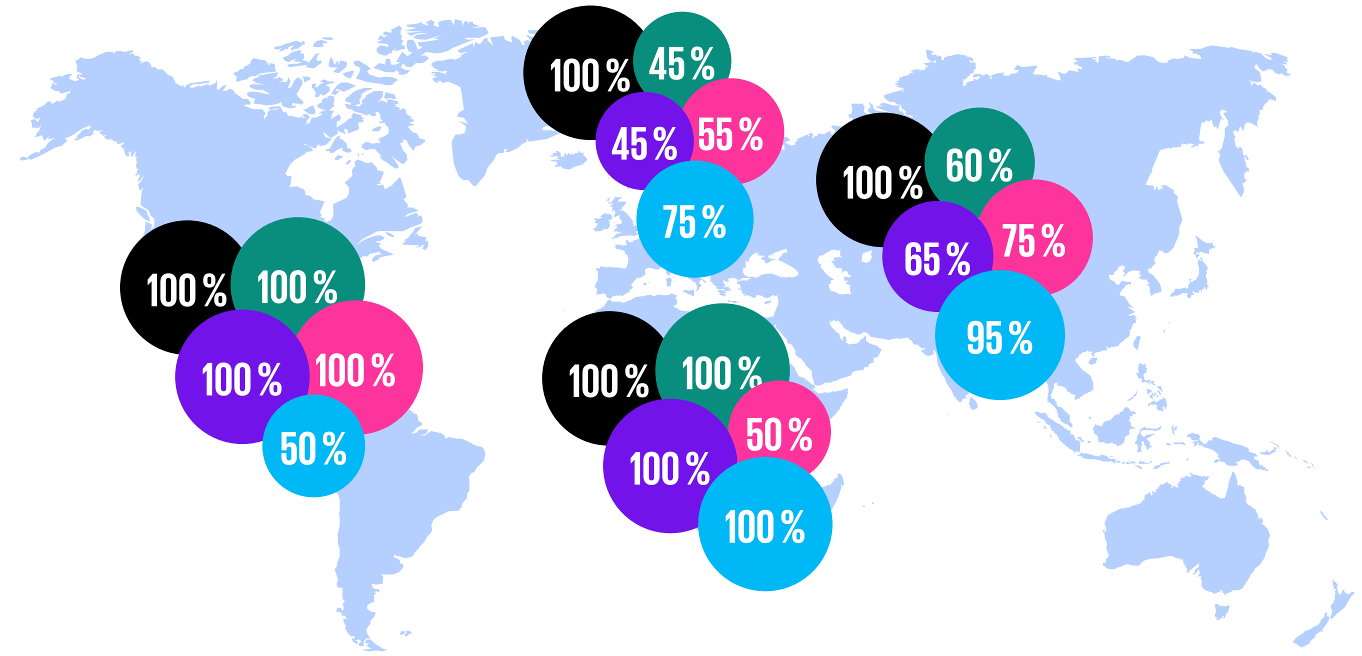
100 % Scenario capabilities

50 % Nature & biodiversity

60 % AI & efficiency gains

50 % Other horizontal risk drivers

Distribution by continent



Transition planning · Scenario capabilities · Nature & biodiversity · AI & efficiency gains · Other horizontal risk drivers

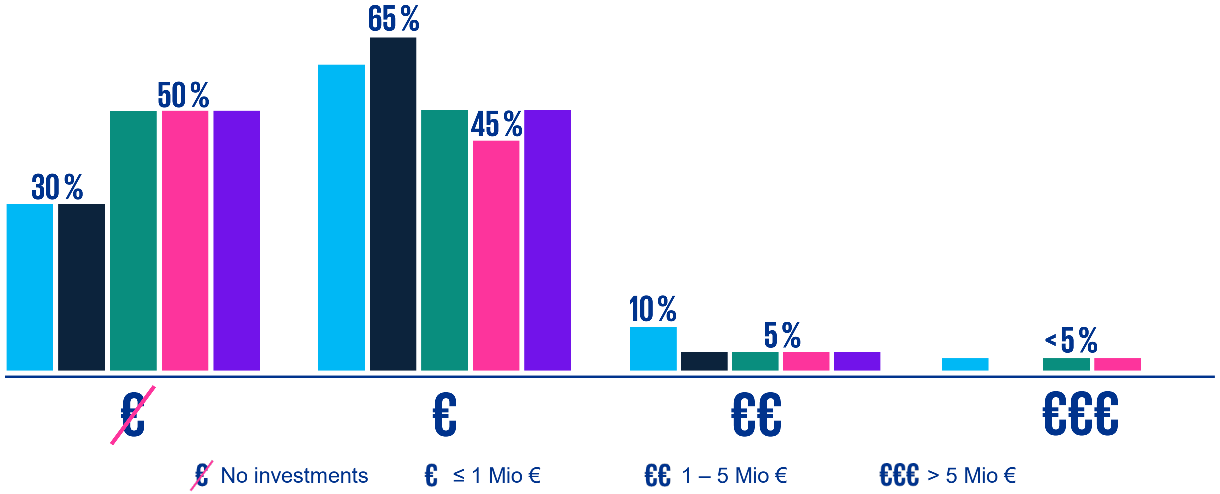
While all participating banks agree that scenario capabilities will be (very) important to their organizations over the next two years, other key trends show a strong regional variation. Above all banks outside of EU place greater importance on ESG trends, especially *nature & biodiversity* and *other horizontal risk drivers*.

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

The importance attributed to ESG trends is not yet reflected in planned investments and resource allocations

Investments planned in the next two years

The **global perspective** on the planned financial investments over the next two years shows a reserved readiness to invest (€) in ESG top-trends regardless of the importance stated to it.



The **regional comparison** reveals a clear divergence: banks outside the EU consistently report higher levels of investment and financial commitment across all major ESG trend topics. This reflects the fact that European banks have already committed considerable financial and internal resources.

Expected full-time-employees

Banks continue to invest into their ESG initiatives by employing 1-2 ESG-specific full-time employees (FTE) per ESG trend (in sum: Ø 5.7). The current momentum in transition planning is also reflected here.

Transition planning | Scenario capabilities | Nature & biodiversity | AI & efficiency gains | Other horizontal risk drivers

KPMG

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Document Classification: KPMG Confidential

Transition planning is at the core of risk management, but banks struggle with metrics and client engagement

Major challenges

Global perspective

- **70 %** Anchoring metrics appropriate to the objectives
- **65 %** Strengthening client engagement
- **60 %** Anchoring objectives in strategies

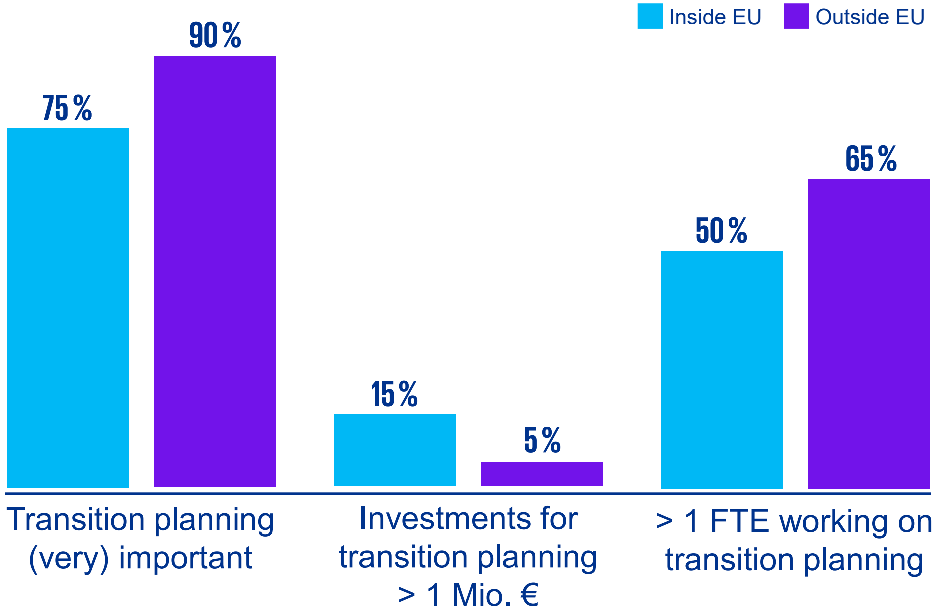
Client engagement

Transition planning serves as a core framework that links strategy, progress monitoring, materiality assessment, risk appetite, profitability steering, product offering, and client engagement. In this context, structured client engagement is essential, as it enables the collection of reliable, client specific data, including transition plans, that cannot be obtained from external sources alone.[1]

Transition planning is becoming a core part of risk management, yet around 70 % of banks struggle to align metrics with objectives and strengthen client engagement. Going forward, integrating and actively using client engagement metrics will be critical to effectively steer transition risk.

[1]Good practices for climate and nature risk management

Mismatch: ambition vs. investment



Even though transition planning is considered (very) important in the coming years, banks do not have the financial and personal capacities yet to promote and expand their knowledge and processes regarding transition planning.

KPMG

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Document Classification: KPMG Confidential

Scenario analyses are widely recognized as critical, but especially long-term analyses are rarely ready yet

Major challenges

Global perspective

75 % Data availability

70 % Implementation of long-term resilience analyses (>10 years)

60 % Further development & stronger integration of short- and medium-term stress tests

Resilience analysis

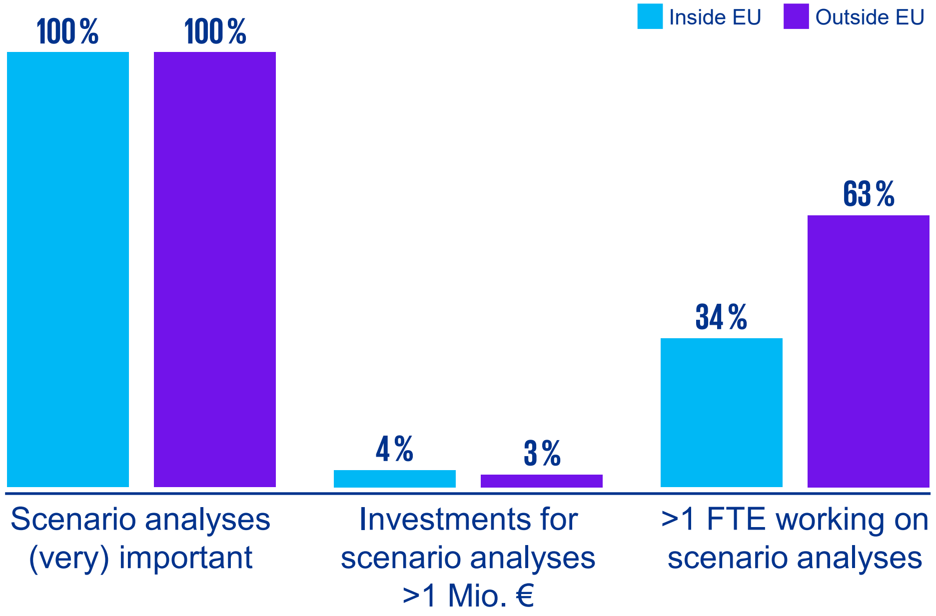
Unpredictable developments are pushing banks to adopt new management paradigms.

Resilience analysis assesses how robust a bank's business model remains over a medium- to long-term horizon (at least ten years), focusing on its ability to withstand structural change. It emphasizes strategic adaptability to different future scenarios.[1]

Banks should prioritize improving data availability as the key bottleneck, while advancing the implementation of long-term resilience analyses (10+ years) as a new regulatory expectation. Short- and medium-term stress testing frameworks remain critical to ensure a consistent and forward-looking risk view.

[1]Final report on environmental scenario analysis (EBA/GL/2025/04)

Mismatch: ambition vs. investment

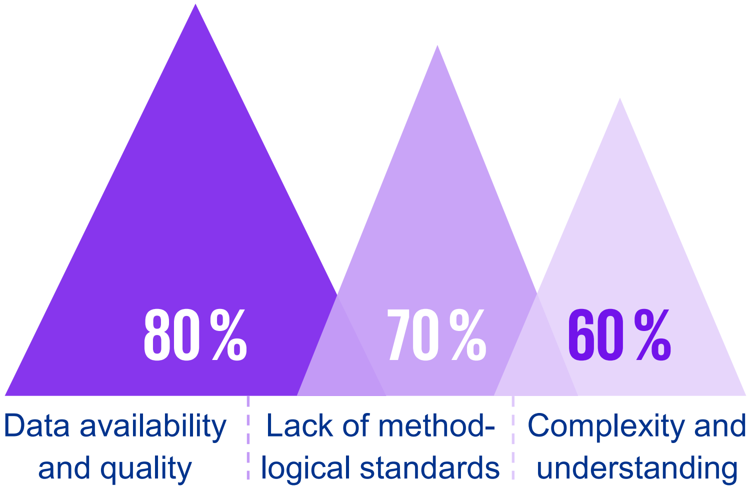


Banks outside EU are still at an early stage, while for EU-institutions the topic is highly regulator-driven and more prominent on their radar. Many non-EU banks remain in a wait-and-see mode, despite starting to allocate initial resources.

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Nature risks are a challenging undertaking, a minority of banks has yet taken up the challenge

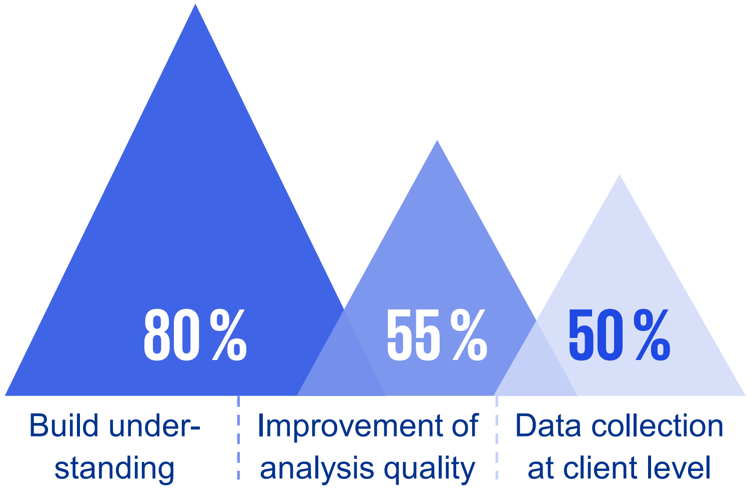
Major challenges



Still an early stage

A significant number of banks remain in the early phases of their nature-related assessments. Although awareness of the topic's relevance is high, constrained financial and human resources limit progress towards more comprehensive analyses.[2]

Anticipated measures



Nature scenario analysis at early stage

Against the ECB's agenda and the strong momentum of scenario analysis, 90 % of the banks have not yet developed scenarios for their nature risks. This trend does not seem to slow down: Only 45 % of the banks anticipate nature scenarios a potential measure for the development of nature and biodiversity risks. Only 40 % of the banks see nature scenarios as challenging, indicating that this subject has not yet been thoroughly addressed.[2]

Nature KRIs

"Only a few banks have defined nature-related KRIs to date. Where KRIs do exist, they are mostly used for monitoring purposes only, without hard limits or thresholds being set that would trigger specific actions. However, nature-related risks will become increasingly important in the coming years – which is why targeted KRIs are necessary to address the most urgent nature-related risks in greater detail.[1]

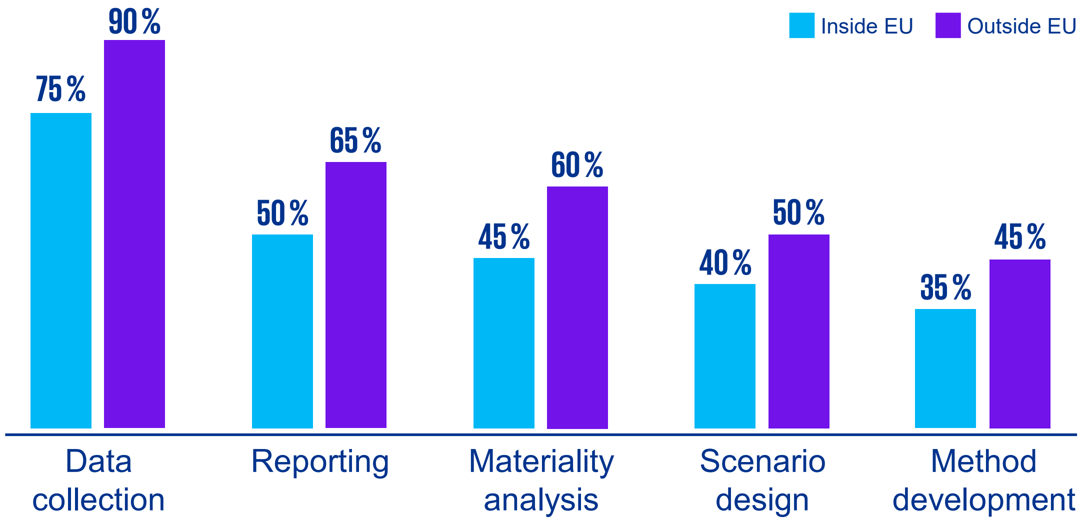
[1] Good practices for climate and nature risk management

[2] Respondents could select multiple answers, therefore, percentages may exceed 100 %.

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

EU banks show greater caution in AI adoption amid rising data risk compared to banks outside EU

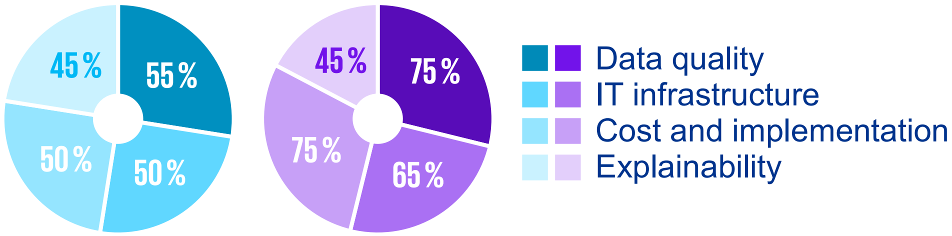
AI use-cases for ESG risk frameworks



Across all markets, data collection clearly emerges as the primary AI use case, driving efficiency in ESG risk frameworks. At the same time, AI-related topics appear more relevant for Non-EU banks, reflecting differing strategic priorities. Beyond data collection, results remain dispersed, indicating that AI adoption is still selective rather than systematic, and that overall maturity remains at an early stage.[1]

[1]Respondents could select multiple answers, therefore, percentages may exceed 100 %.

Major challenges



Data maturity among banks remains uneven, indicating that data collection practices are still at an early and inconsistent stage. Data collection is clearly the top priority but needs to be supported by more tangible use cases, which are currently still very limited.[1]

Good practice: GREENScreening

GREENScreening is a modular tool that aggregates and analyzes data from web sources, newscasts, and social media. It uses AI to transform large amounts of unstructured data into relevant information through sentiment analysis, intelligent filters, and automatic text analysis. This enables automated risk assessment, early detection of critical developments, and efficient reporting.

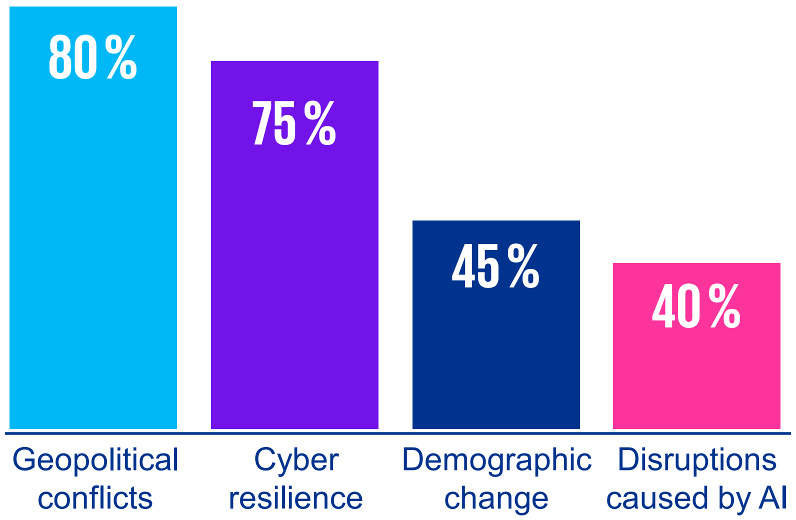
© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Banks demonstrate strong awareness of horizontal risk drivers, but holistic frameworks remain in early stages

Geopolitical risks

According to the World Economic Forum, geopolitical conflicts rank among the greatest short-term risks.[1] Germany's financial regulator warns that export-reliant economies are particularly vulnerable to such shocks.[2] These warnings underscore the connection between geopolitics and ESG: regulators' emphasis requires financial institutions to integrate geopolitical scenario planning into the risk management.

Relevant horizontal risk drivers[3]



Anticipated measures

Successfully expanding risk frameworks to include additional horizontal risk drivers requires both a structured approach and a holistic, wide-angle perspective. Across markets, the following key steps are emerging as priorities:

65 % **Scenario capability & stress testing** for emerging and novel risks

60 % **Identification & reporting processes** for risks that may arise at short notice (e.g., tariffs or geopolitics)

50 % Ability to analyse complex **transmission channels and supply chains**

Horizontal risk drivers

Risks that have a holistic impact on a bank's traditional (vertical) financial risks, e.g., credit risk, liquidity risk, etc.

Emerging risks

Risks arising from structural changes such as geopolitical shifts, regulatory dynamics, or environmental developments.

Novel risks

New types of risks whose potential effects are uncertain, e.g., due to a lack of historical data or control mechanisms.

[1] Global Risk Report 2026
[2] BaFin concerning geopolitical disruptions
[3] Respondents could select multiple answers, therefore, percentages may exceed 100 %.

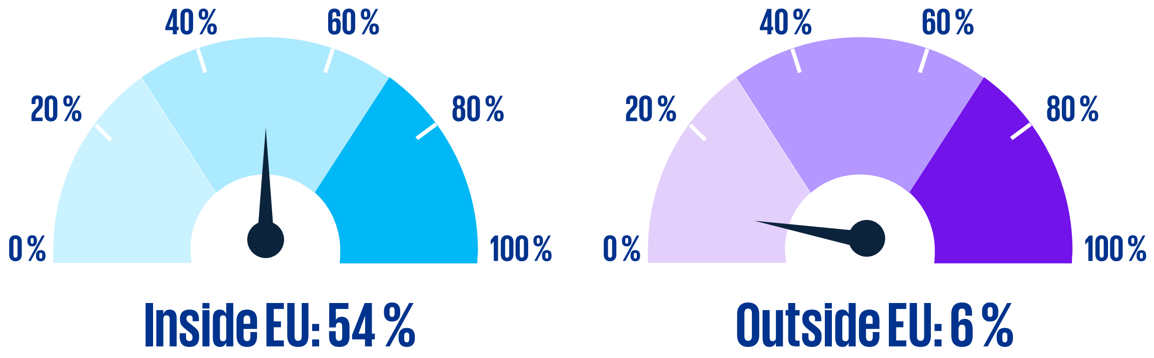
KPMG
© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.
Document Classification: KPMG Confidential

02 Benchmarks

Regulatory pressure in the EU generates impact, and ECB sticks to its position: Half of EU-banks received findings

Number of findings in- and outside EU

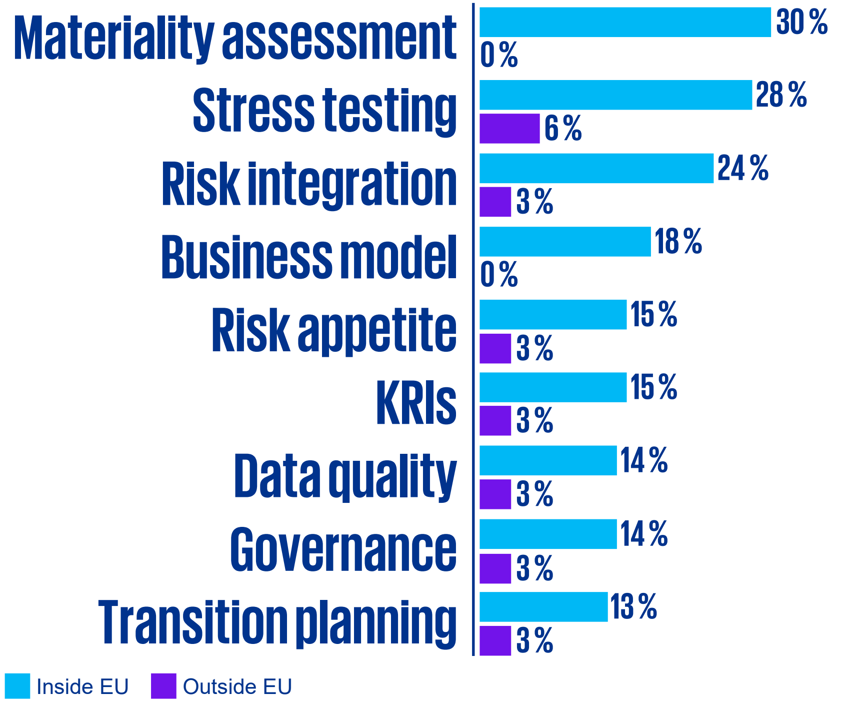
Inside EU the number of findings received remains stable compared to 2025 suggesting that the regulatory pressure concerning ESG remains high. More than half of European banks received ESG findings, reflecting the ECB's stringent supervisory approach. Findings outside EU declined compared to 2025 to a surprising low.[1]



> *Banks have improved their practices for managing climate and nature-related (C&N) risks in recent years. All banks under our supervision now have the foundational architecture in place to identify, quantify and manage the risks from the ongoing climate and nature crises.*[2]
>
> **Frank Elderson** ECB Executive Board Member and Supervisory Board Vice-Chair

Findings

Materiality assessments remain the main driver of ESG findings in the EU, with results concentrated on methodological areas, while findings outside Europe remain limited.[3]



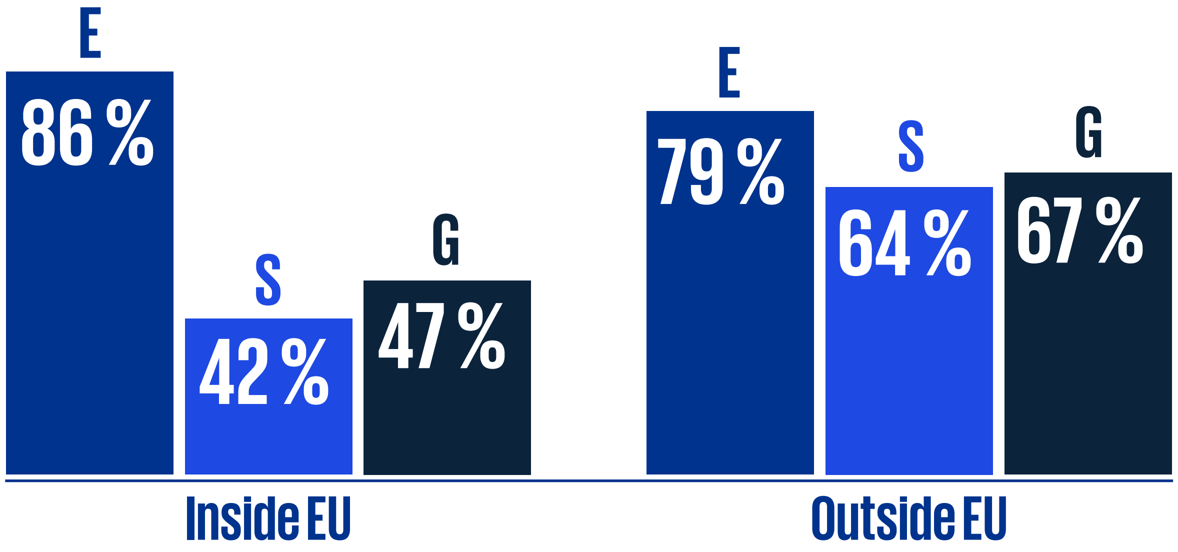
[1]No differentiation between material and non-material findings.
[2]ECB Blog Good practices for climate and nature risk management
[3]Respondents could select multiple answers, therefore, percentages may exceed 100 %.

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Environmental risk drivers remain the main reason for material ESG risks. Social- and Governance- risks continue to rise

Materiality of E-, S- and G-risk drivers

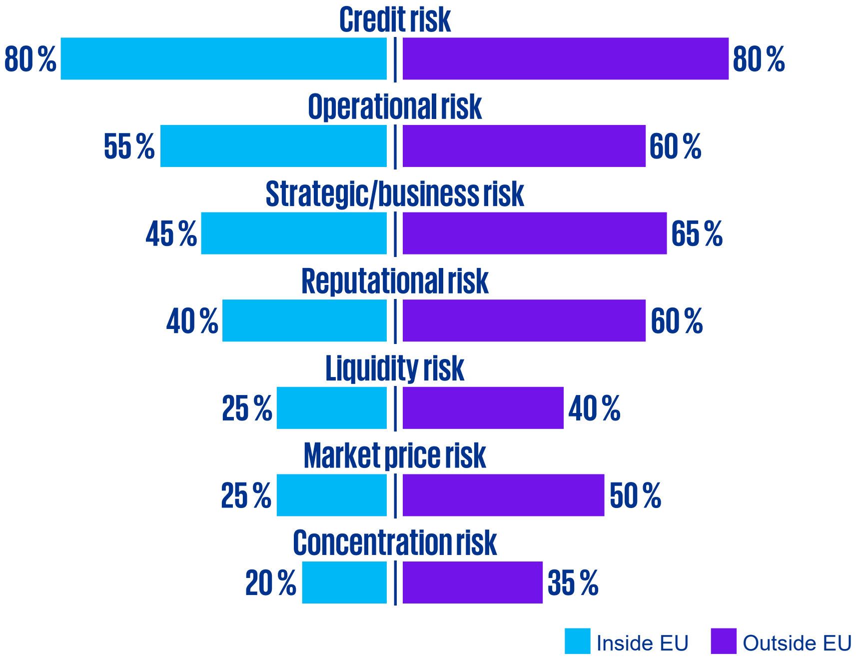
E-risk drivers continue to be classified as material most often. While a clear materiality gap between E- and S- & G-risks persists within the EU, banks outside the EU show a more heterogeneous picture, potentially reflecting less prescriptive regulatory guidance and differing market priorities. Compared to 2025, the focus on S- and G-risk drivers has also increased within the EU. However, this growth is significantly more pronounced outside the EU.



[1]Respondents could select multiple answers, therefore, percentages may exceed 100 %.

Materiality per risk type

While credit risk remains the primary material risk type across regions, banks outside the EU assess ESG risks more broadly across risk types, indicating a more expansive but potentially less standardised materiality approach compared to the EU.[1]

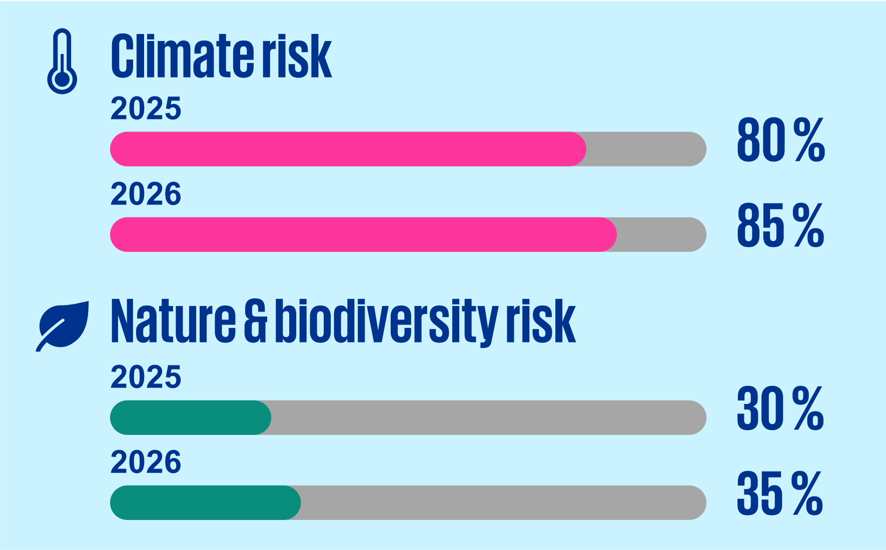


© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Deep Dive: Materiality and steering of E-risk drivers divided by climate-related and nature-/biodiversity-related risk drivers

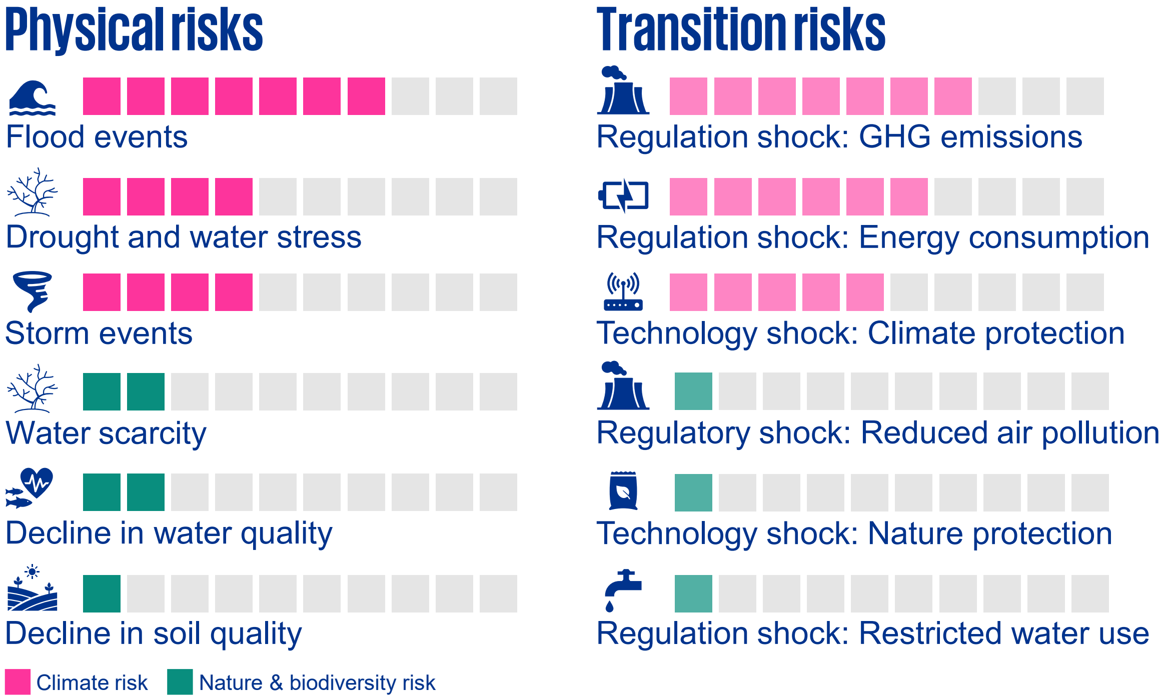
E-materiality

E-risk drivers are divided into climate-related risk drivers and nature & biodiversity-related risk drivers. While climate risks are already firmly anchored in banks' risk frameworks and continue to strengthen, nature and biodiversity risks are rapidly gaining traction, signalling a broadening and maturing approach to environmental risk management globally.



Material climate and nature risk drivers

Physical risk drivers are mainly driven by flood events and water-related aspects. Transition risks, are primarily driven by regulatory shocks. From a transition perspective, climate risks are currently still more significant, which can largely be attributed to the comparatively stronger focus on climate policy at present.



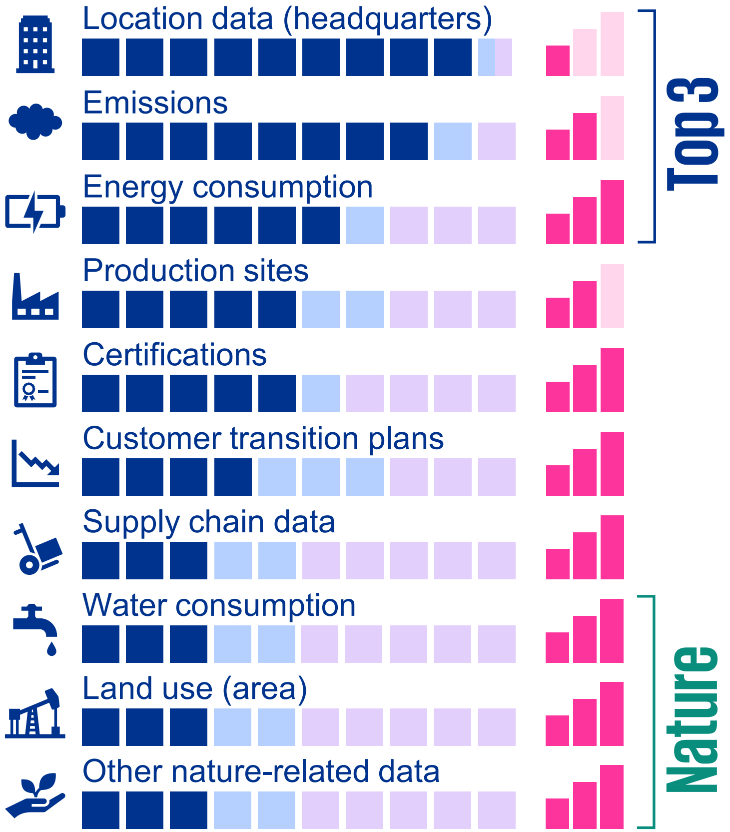
© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Most common ESG data sources and data challenges are universal among banks

Client transition plan

“Data from customer transition plans plays a crucial role in the future. Financial institutions link transition risks to strategy, objectives, and risk management and leverage this information for their financial products. They are increasingly managing their portfolios in a targeted manner across various levels (portfolio, sector, customer) and using data and scenarios to monitor progress toward objectives and take corrective action when deviations occur. This is based on analyses of customer transition plans as well as KPIs and KRIs that measure progress and risks and trigger action in the event of deviations from targets.[1]

Client data usage & level of difficulty in collection



	Global	Inside EU	Outside EU
Location data (headquarters)	90 %	90 %	90 %
Emissions	80 %	80 %	70 %
Energy consumption	60 %	70 %	30 %

Globally, 90 % of banks use or plan to use head-quarters location data, while also perceived as not challenging to collect. In contrast, nature-related data are used less, while being significantly harder to obtain, highlighting a clear gap throughout the ESG data maturity. Overall, ESG data usage is more advanced within the EU, while adoption outside the EU remains more selective. Looking ahead, customer transition plan data is expected to gain importance by 2027, supported by regulatory guidance.

Data in use | Usage planned for 2027 | Data not required | Collection not challenging | Collection challenging | Collection very challenging

[1] Good practices for climate and nature risk management, 2.1.1

KPMG

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

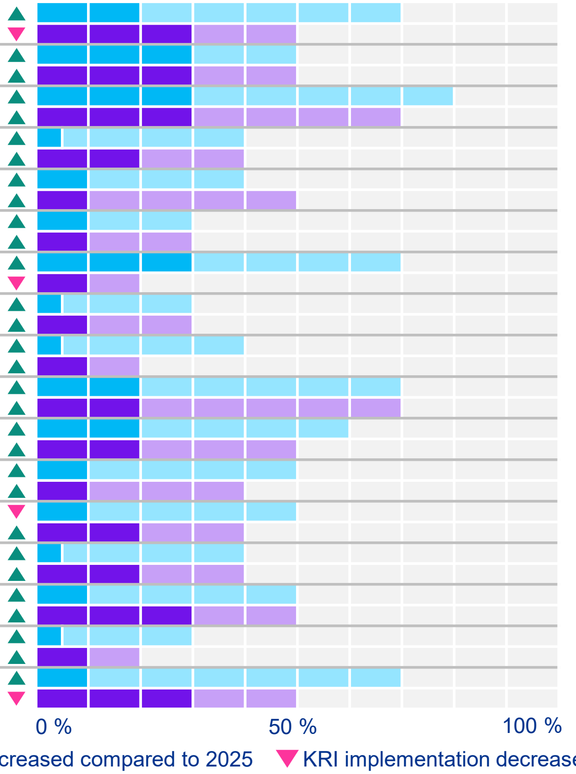
Document Classification: KPMG Confidential

Implementation of KRIs increased compared to 2025 globally - actual steering impulses still limited

KRIs monitored & steered

ESG key risk indicators as in EBA GL §81[1]

a	*Exposures/income from in climate-relevant business*
b	*Portfolio alignment metric*
c	*Financed greenhouse gas emissions*
d	*Progress achieved in key financing strategies*
e i	*Client engagement metrics*
e ii	*Client engagement results resilience and results*
f	*Real estate energy efficiency rating*
g	*Financing of low-carbon energy supply technologies*
h	*Environmentally sustainable financing exposures*
i	*Financial impact of physical risks using scenarios*
j	*Concentration risk (with physical/ transitory risks)*
k	*Amount of historical losses related to ESG risks*
l	*Reputational risk (incl. operational/strategic risks)*
m	*ESG-related litigation claims*
n	*Status of ESG risk-related capacity building*
o	*Metrics related to non-climate/biodiversity factors*
p	*Progress regarding institution's ESG targets*



Inside EU

KRI monitored
KRI steered

EU banks show strong ambition in defining KRIs, closely aligned with material risk drivers. This trend is also strengthened compared to 2025: Every KRI from the EBA Guideline is now more often defined than in previous years, indicating the effectiveness of regulatory pressure.

However, only a few KRIs are used for actual steering of ESG-risks, as opposed to monitoring only. This shows a gap between regulation-driven definition of a KRI and practical application.

Outside EU

KRI monitored
KRI steered

While banks outside the EU define fewer KRIs, the correlation between defined and steered KRIs is stronger than inside the EU with almost half (42 %) of the defined KRIs also being steered.

[1] EBA GL 2025/01

KPMG

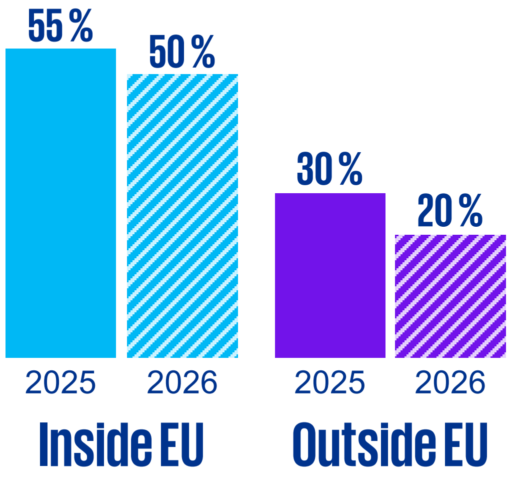
© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

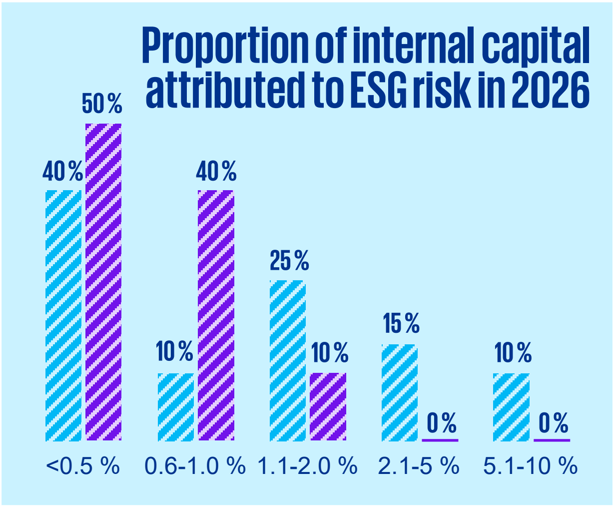
Document Classification: KPMG Confidential

“Where the rubber meets the road”: Banks progress in allocating capital and loan loss provisions to ESG risks

Internal capital requirements

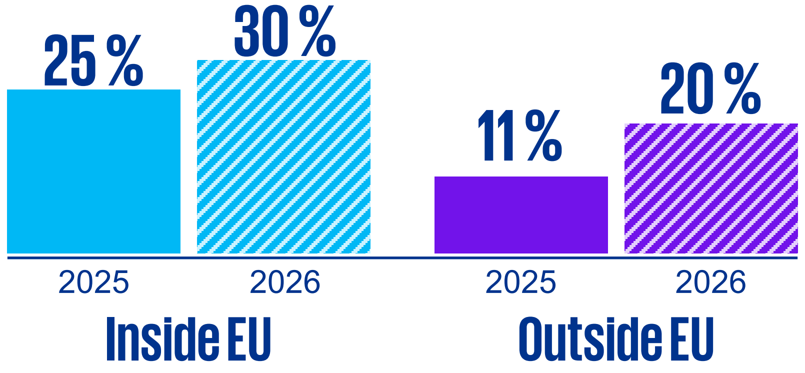
This year’s survey sample shows a similar level of banks already considering ESG risks in their internal capital requirements compared to 2025. Practices vary substantially across regions: Half of EU banks consider ESG risks in their internal capital requirements, while outside EU this marks only 20 % of the banks. The proportion of the total internal capital requirements attributed to ESG risk inside EU are widely distributed, while outside EU banks tend towards lower amounts.





Risk provisioning

In 2026, a larger share of institutions attributes risk provisioning to ESG risks compared to 2025, particularly among banks outside the EU, where the share has almost doubled to 20 %.



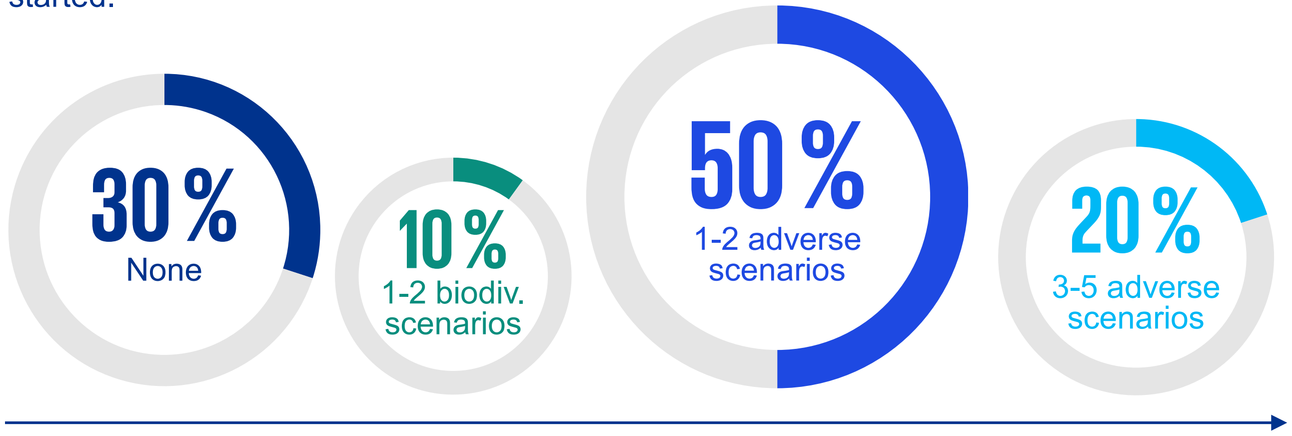
Post-model adjustments (PMAs) represent one mechanism to incorporate ESG risks into provisioning. Findings from a separate internal KPMG survey indicate that PMAs are increasingly used to capture cross-cutting, horizontal risk drivers, including ESG and trade-related risks.

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Even though scenario analysis is a major trend in the coming years, the current implementation seems to fall short

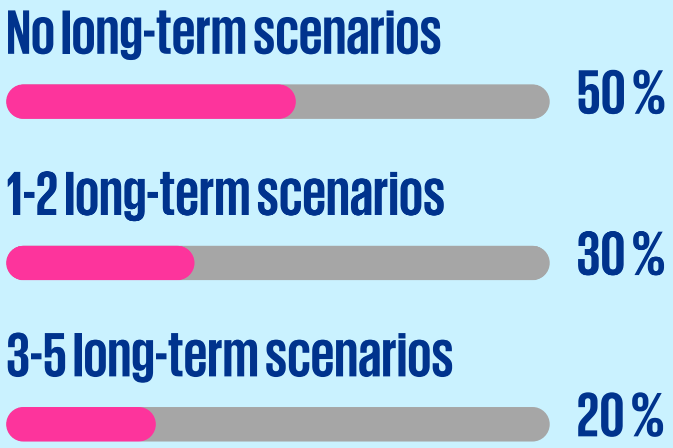
Status quo

100 % of banks value scenario capabilities as important or very important within the next two years for their institution. Yet the current maturity still lags behind. 30 % of the banks have not conducted any adverse climate scenarios yet. Also, the biodiversity coverage remains minimal. However, momentum is building. Nearly half of the banks have started at least one scenario, and 20 % are already scaling up. This suggests that implementation will accelerate rapidly under the continued regulatory pressure. A two-speed landscape seems to emerge: advancing early movers versus a significant share that has yet to get started.



Long-term adverse scenarios

Globally, almost 50 % of the banks have not yet analysed a long-term scenario over 10 years. This is probably driven by the lack of data and further by the lack of tools and understanding for long-term scenarios. However, 50 % have already reported these scenarios already – indicating clear progress.



© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Conclusion: Banks are taking their foot off the gas and focus on efficient driving. Yet the ESG journey for banks continues

Waves of ESG implementation

Today - 2026

1st Wave
ESG Positioning

Starting initial but intensive discussions on ESG-risks, focusing on climate risks, exploring opportunities and establishing positions

2nd Wave
ESG compliance

Implementing (regulatory) requirements under regulatory pressure and within a short timeframe

3rd Wave
ESG efficiencies

Leveraging efficiencies to increase organizational and cost efficiency to break down silos and to achieve the recalibration of existing processes and methods

Evolution of ESG implementation in the banking industry over time →

Following the initial phase of ESG implementation, banks now face the challenge of integrating ESG into a stable and efficient long-term operating model, even though ESG governance structures at many institutions evolved under pressure and were not designed systematically. Moreover, ESG's declining priority on political agendas, contrasted with regulators continued strong focus on the issue, undermines banks' ability to identify the right long-term path.

ESG operating model

An integrated ESG operating model offers opportunities to improve processes, avoid inefficiencies and reduce operational costs. The following five dimensions should be considered:

1. **Roles & Responsibilities** — *Define ESG ownership and governance structure*
2. **Processes & Procedures** — *Embed ESG criteria into core processes*
3. **ESG Data, IT & AI** — *Centralize ESG data and enable AI-driven insights*
4. **ESG Methodology** — *Standardize ESG methods across use cases*
5. **Personal & Know-How** — *Build and track ESG capabilities*

KPMG

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

Document Classification: KPMG Confidential

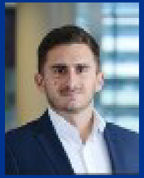
International experts

Dr. Holger Spielberg
Partner
KPMG in Germany
hspielberg@kpmg.com

Markus Quick
Partner
KPMG in Germany
markusquick@kpmg.com

Armina Schädle
Senior Manager
KPMG Germany
aschaedle@kpmg.com

Dr. Clemens Wieck
Partner
KPMG Germany
cwieck@kpmg.com



Julien Thiry
Partner
KPMG in Luxembourg
jthiry@kpmg.com

Ulrich de Prins
Partner
KPMG in France
udeprins1@kpmg.fr

Yessica Gallegos Carballo
Manager
KPMG in the Netherlands
gallegoscarballo.Yessica
@kpmg.nl

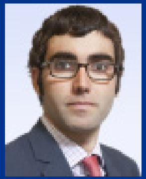
Lorenzo Macchi
Partner
KPMG in Italy
lmacchi@kpmg.it

Tomohiro Kuchino
Director
KPMG in Japan
tomohiro.kuchino@jp.kpmg.com

Gabit Musrepov
Partner
KPMG, Caucasus & Central Asia
gmusrepov@kpmg.kz

Anais Dudout
Manager
KPMG in Belgium
adudout@kpmg.com

Saara Suojanen
Senior Manager
KPMG in Finland
saara.suojanen@kpmg.fi



Pablo Vaño Frances
Partner
KPMG in Spain
pvano@kpmg.es

Pyumi Sumanasekara
Partner
KPMG in Sri Lanka
psumanasekara@kpmg.com

Christine Gitau
Associate
KPMG in Kenya
cgitau@kpmg.co.ke

Do Nhat Vinh Pham
Partner
KPMG in Vietnam
vnpham@kpmg.com.vn

Fabian Meier
Director
KPMG in Switzerland
fabianmeier@kpmg.com

Begoña Ramos
Managing Director
KPMG in the US
bramosjusto@kpmg.com

Heather Whiteside
Director
KPMG in the UK
heather.whiteside@kpmg.co.uk

Vanessa Bernini
Senior Manager
KPMG in Brazil
vbernini@kpmg.com.br

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.

International experts

Julia Segerkrantz
Senior Manager
KPMG Estonia
jsegerkrantz@kpmg.com

Fadi Al-Shihabi
Partner
KPMG Middle East
falshihabi@kpmg.com

Amnat Ritdumrongkul
Partner
KPMG in Thailand
amnat@kpmg.co.th

Tomasz Kolodziejczyk
Director
KPMG Poland
tkolodziejczyk@kpmg.pl

Sam Lin
Partner
KPMG Taiwan
Sam.Lin@kpmg.com.tw

Eva Solomontos
Senior Manager
KPMG Cyprus
eva.solomontos@kpmg.com.cy

Alicia Moreno
Director
KPMG Mexico
aliciamoreno@kpmg.com.mx

© 2026 KPMG AG Wirtschaftsprüfungsgesellschaft, a corporation under German law and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.