BAX 423 California’s Next Top Big Data Scientist

Predicting the Influence of Environmental Factors on Green Bond Yields

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1. Executive Summary

The project focuses on "***predicting how environmental factors influence green bond prices***". This is achieved by collecting data from various sources, including web APIs and image recognition techniques. Weather data such as maximum and minimum temperatures, precipitation, humidity are gathered with date and time stamps using web APIs. Additionally, other environmental factors like wildfires, storms, and dust haze are identified through template matching, where smaller segments are extracted from larger images. Cloud coverage estimation is incorporated to improve efficiency by employing grayscale conversion and binary thresholding techniques.

The model aims to provide investors with actionable insights through predictive analytics, to manage risks associated with environmental changes. Various models, including linear regression, random forest, and neural networks, have been employed, with the random forest model achieving the highest R-squared value of **45%**. The performance was attained and improved after calculating the cloud coverage percentage, which emerged as the **second most important feature** in the analysis.

2. Business Objective

The primary objective of this project is to **leverage predictive analytics** to enhance the investment strategies for green bonds by analyzing environmental risks. By integrating diverse data sources, including weather data, natural disaster occurrences, and cloud coverage estimates, the project aims to identify how these environmental factors impact the performance of green bonds. This analysis enables investors to make informed decisions, manage associated risks, and optimize their portfolios for better financial returns.

Additionally, the project seeks to align investment strategies with sustainability goals, promoting environmental administration and encouraging a shift towards more sustainable finance practices. Through the development of an advanced investment advisory **tool**, the project aims to provide real-time bond price predictions, comprehensive risk assessments, and personalized investment recommendations, thus empowering investors to navigate the complexities of green bond markets effectively.

3. Key Actionable Business Initiative

The key business initiative of this project is to develop an **advanced investment advisory tool** that leverages predictive analytics to provide actionable insights for green bond investments. The initiative focuses on several core features:

1. Real-Time Bond Price Predictions:

- The tool will use sophisticated machine learning and deep learning models to analyze historical and real-time environmental data.
- These predictions will help investors **anticipate market movements** and make timely investment decisions, ultimately enhancing their portfolio performance.

2. Risk Assessment Dashboard:

- This feature will provide a comprehensive overview of the environmental risks associated with specific green bonds.
- Investors will be able to **visualize risk levels** through intuitive charts and metrics, enabling them to better understand and manage the environmental risks in their portfolios.

3. **Portfolio Optimization and Personalized Investment Recommendations:**

- Advanced algorithms will be used to optimize investors' bond portfolios by balancing risk and return based on environmental and financial data.
- The tool will offer **personalized investment recommendations** tailored to individual investors' risk tolerance, investment goals, and preferences for environmental sustainability.
- These recommendations will help investors build diversified portfolios that not only maximize returns but also align with their ethical and sustainability values.

4. Alerts and Notifications:

- The tool will provide **real-time alerts** about significant environmental events that could impact bond prices, such as severe weather conditions or natural disasters.
- Investors will receive notifications about changes in bond prices, enabling them to react swiftly to market movements.
- Additionally, the tool will highlight new investment opportunities or potential risks, helping investors stay informed and proactive in managing their portfolios.

By providing superior service and value-added features, the initiative seeks to attract and retain clients interested in sustainable investing, ultimately driving a shift towards more environmentally conscious investment behaviors.

4. DATA

4.1 Datasets

The data used in this project integrates multiple datasets to provide comprehensive insights into the factors influencing green bond prices. The three primary data sources are:

1. Weather Data:

- **Source:** Visual Crossing API, Weather Data Link
- **Details:** This dataset includes various weather variables such as maximum and minimum temperatures, precipitation, humidity, and other relevant meteorological data. Each record is time stamped with the date and time to ensure precise correlation with bond performance.

Data Dictionary

Column Name	Description	Column Name	Description
datetime	The date and time of the weather data observation.	feelslike	The average 'feels-like' temperature for the day, considering humidity and wind
tempmax	The maximum temperature recorded for the day.	dew	The dew point, which indicates the temperature at which dew begins to form

tempmin	The minimum temperature recorded for the day	humidity	The average relative humidity for the day
temp	The average temperature for the day	precip	Total precipitation for the day
feelslikemax	The maximum 'feels-like' temperature for the day, considering humidity and wind	precipprob	The probability of precipitation for the day (%)
feelslikemin	The minimum 'feels-like' temperature for the day, considering humidity and wind	precipcover	The percentage of the day during which precipitation occurred (%).
snow	Total snowfall for the day.	snowdepth	The depth of snow on the ground
windgust	The highest wind gust speed for the day	windspeed	The average wind speed for the day
winddir	The predominant wind direction, in degrees (°)	pressure	The average atmospheric pressure for the day
cloudcover	The average percentage of the sky covered by clouds (%).	visibility	The average visibility for the day
solarradiation	The average solar radiation for the day	solarenergy	The total solar energy for the day
uvindex	The maximum ultraviolet index value recorded for the day	moonphase	A value indicating the phase of the moon

2. Bond Data:

- **Source:** Historical price data for the iShares Global Green Bond ETF (BGRN), Bond Data Link
- **Details:** The bond data includes metrics such as open, high, low, close prices, and trading volume. This financial data serves as the target variable for the predictive models.

Column Name	Description	Column Name	Description
date	The date of the stock data record	open	The price at which the stock first traded upon the opening of the exchange on the given date
high	The highest price at which the stock traded during the trading day.	low	The lowest price at which the stock traded during the trading day.
close	The last trading price recorded when the market closed on the given date.	volume	The number of shares or contracts traded in a security or an entire market during the trading day.

3.Satellite Image Data:

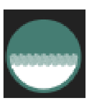
- **Source:** NASA
- **Details:** This dataset comprises the count of natural calamities observed through the satellite images during the timestamp of that day.

4.2 Feature Extraction and Engineering

4.2.1 Template Matching using OpenCV: This technique is employed to detect and extract specific environmental features from satellite images. By matching smaller image segments to predefined templates, we identify occurrences of natural disasters and other significant environmental events.

TEMPLATES:

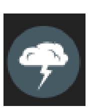
 **Dust and Haze:** Related to dust storms, air pollution, and other non-volcanic aerosols

 **Water Color:** Related to events that alter the appearance of water: phytoplankton, red tide, algae, sediment, whiting, etc..

 **Snow:** Related to snow events, particularly extreme/anomalous snowfall in either timing or extent/depth

 **Sea and Lake Ice:** Related to all ice that resides on oceans and lakes, including sea and lake ice(permanent and seasonal) and icebergs

 **Manmade:** Events that been human-induced and are extreme in their extent

 **Severe storms:** Related to the atmospheric aspect of storms (hurricanes, cyclones, tornadoes, etc.). Results of storms may be included under floods, landslides, etc.

 **Volcanoes:** Related to both the physical effects of an eruption (rock, ash, lava) and the atmospheric (ash and gas plumes).

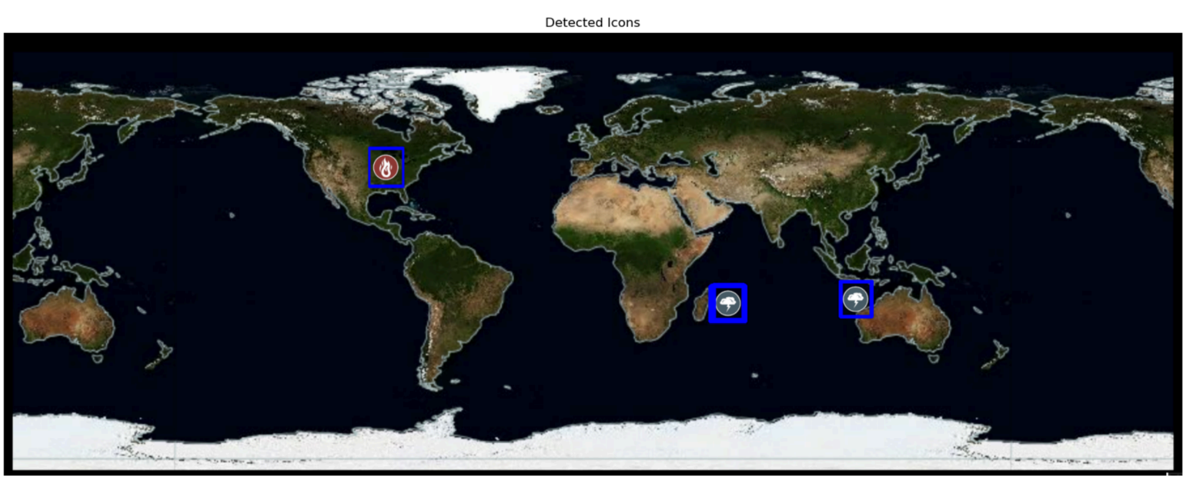
 **Wildfires:** Includes all nature of fire, including forest and plains fires, as well as urban and industrial fire events. Fires maybe naturally caused or manmade

Steps

1. **Loading Images**: The main image and the template icons are loaded using OpenCV's cv2.imread() function.
2. **Template Matching**: The core of the process is the cv2.matchTemplate() function provided by OpenCV. This function slides the template image over the main image and compares the template with the part of the main image under the template.

Input Image:

Processed Image:



3. **Matching Methods**: cv2.matchTemplate() offers several methods to perform the comparison, such as: TM_SQDIFF, TM_SQDIFF_NORMED, TM_CCOEFF, TM_CCOEFF_NORMED. In this example, cv2.TM_CCOEFF_NORMED is used because it often provides good results in practice.
4. **Sliding Window**: The function slides the template across the main image and calculates the similarity metric at each position. The result is stored in a matrix where each value represents the similarity score between the template and the corresponding region of the main image.
5. **Thresholding**: After obtaining the result matrix, a threshold is applied to identify where the template matches well with the main image. Positions where the similarity score exceeds the threshold are considered as matches.
6. **Locating Matches**: The locations of these matches are extracted using np.where(result >= threshold). This gives the coordinates of the top-left corner of each matching region in the image.

4.3 Data Preprocessing: Handling data types ensures consistency and compatibility across datasets. Removing outliers and noise eliminates anomalies and irrelevant variations, ensuring clean data. Aligning timestamps of weather data with bond price records enables precise temporal analysis for robust insights.

5. Metrics of Success

The success of the Real-Time Bond Price Predictions initiative will be evaluated using the following key metrics, prioritized based on their significance in measuring the initiative's impact and effectiveness:

Metric	Definition	Target
R-squared Value	The R-squared value measures the proportion of variance in the dependent variable (bond prices) that is predictable from the independent variables (environmental factors).	Achieve an R-squared value of at least 0.70, indicating that the model explains 70% or more of the variance in bond prices.

Root Mean Squared Error - RMSE	RMSE quantifies the difference between predicted and actual bond prices, providing a measure of the model's prediction accuracy.	Reduce the RMSE to below 0.05, indicating a low prediction error and high accuracy.
User Adoption and Satisfaction	The rate at which investors and financial advisors adopt the advisory tool and their satisfaction with its performance and usability.	Achieve an adoption rate of 20% among target users within the first year and a user satisfaction score of 4.5 out of 5.

6. Implementation

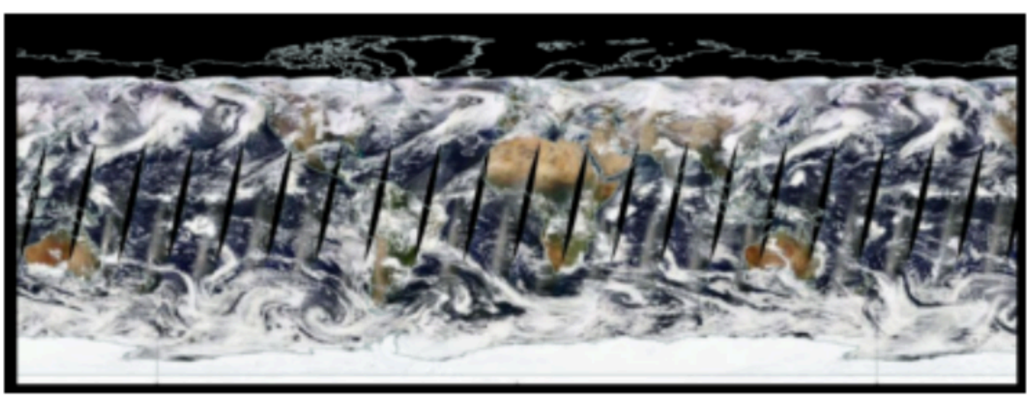
6.1 Calculating Cloud Cover Percentage

Convert the Image to Grayscale

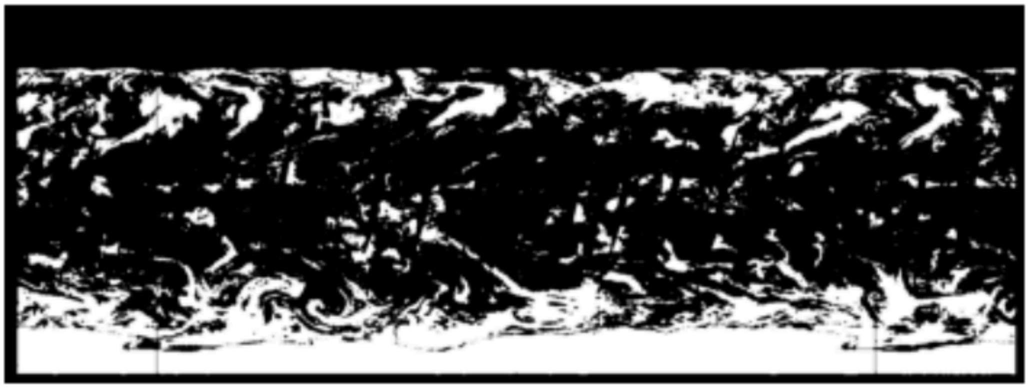
- Simplifies image processing by reducing the complexity of the data.
- Color information is often not necessary for detecting clouds, making grayscale conversion a logical step.

In the grayscale image, each pixel value represents the intensity of light, ranging from 0 (black) to 255 (white). This transformation reduces the image's data from three color channels (Blue, Green, Red) to one channel (intensity).

Original:



Processed:



Cloud cover percentage: 26.51%

Apply Thresholding: Thresholding is used to separate objects (clouds) from the background. It converts a grayscale image into a binary image, where the pixels are either black or white

Thresholding sets a threshold value, and all pixel values above this threshold are set to the maximum value (255), while all below are set to 0. This is particularly useful for cloud detection, as clouds are generally brighter than the ground and water surfaces.

Calculation:

1. **Count Cloud Pixels**: In the binary image, white pixels (value 255) represent clouds.
2. **Count Total Pixels**: Calculate the total number of pixels in the image.
3. **Calculate the Percentage**: The cloud cover percentage is the ratio of cloud pixels to total pixels, multiplied by 100.

6.2 MODEL

The **most impactful business initiative** is thus the Real-Time Bond Price Predictions, which provides investors with timely and accurate insights into green bond performance. To execute this, data was gathered and preprocessed with real-time environmental data from reliable sources, including weather data from the Visual Crossing API, bond data for BGRN, and satellite images from NASA.

We tested the following models

1. Linear Regression
2. Decision Tree
3. Random Forest
4. XG Boost
5. Neural Network

Started with testing the models on the weather data and enhanced our models with the additional features generated using image processing discussed above

1. Models without using the enriched features i.e., just using the weather dataset

Dependent Variable: Bond closing price on the same day

Independent variables: From weather dataset - Temperature, pressure, humidity, etc...

Model	MSE	R-squared
Linear Regression	0.004	0.845
Decision Tree	0.014	0.53
Random Forest	0.005	0.81
Gradient Boosting	0.006	0.779
Neural Network	high	-ve

2. Models including the enriched features i.e., natural disaster and cloud coverage features

Dependent Variable: Bond closing price on the same day

Independent variables: From weather dataset - Temperature, pressure, humidity, etc..., Natural disaster variables and Cloud coverage percentage

Model	MSE	R-squared
Linear Regression	0.007	0.76
Decision Tree	0.015	0.499

Random Forest	0.005	0.81
Gradient Boosting	0.005	0.82
Neural Network	high	-ve

Note: Changing our dependent variable, as predicting the bond price for the following day would be more beneficial for the investors

3. Models without using the enriched features i.e., just using the weather dataset

Dependent Variable: Bond closing price on the following day

Independent variables: From weather dataset - Temperature, pressure, humidity, etc...

Model	MSE	R-squared
Linear Regression	0.022	-ve
Decision Tree	0.037	-ve
Random Forest	0.016	-ve
Gradient Boosting	0.021	-ve
Neural Network	high	-ve

4. Models including the enriched features derived from image processing i.e., cloud coverage

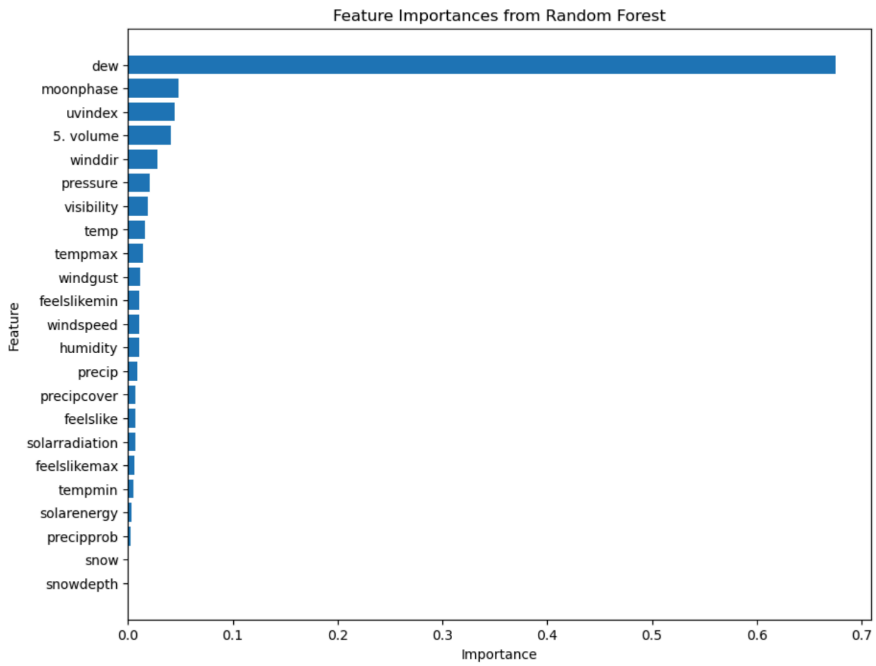
Dependent Variable: Bond closing price on the following day

Independent variables: From weather dataset - Temperature, pressure, humidity, etc..., Natural disaster variables and Cloud coverage percentage

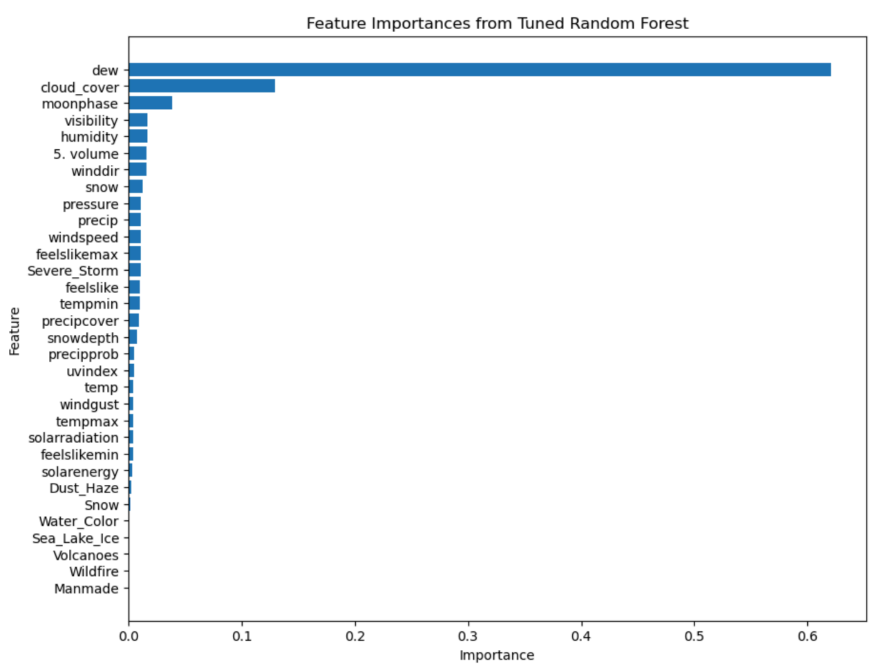
Model	MSE	R-squared
Linear Regression	0.03	-ve
Decision Tree	0.03	-ve
Random Forest	0.005	0.45
Gradient Boosting	0.007	0.19
Neural Network	high	-ve

FEATURE IMPORTANCE

Before adding the enriched features



After adding the enriched features



KEY OBSERVATIONS

1. Random Forest is the **best performing model** with and R-squared value of **45%**

2. The model with the enriched features (natural disasters and cloud cover % features) outperforms the model without using the enriched features

3. The cloud cover turns out to be the **2nd most important feature** in the model, Points 2 & 3 indicate the importance of image processing to extract the features and enhancing the model performance

7. Role of Analytics

- **Enabling the Business Initiative:** Analytics plays a critical role in enabling the Real-Time Bond Price Predictions initiative by transforming environmental data into actionable insights. By utilizing predictive models, analytics provides accurate bond price forecasts based on variables like weather patterns and natural disasters. Additionally, the insights help identify and mitigate potential risks associated with environmental changes, ensuring more secure investments in green bonds.
- **Refining the Business Initiative:** Analytics facilitates refinement of the business initiative through ongoing analysis and improvement. Exploratory and causal analytics help identify new features and variables that can improve model accuracy, while scenario analysis allows for testing various hypotheses and strategies.
- **Evaluating the Success of the Business Initiative:** Analytics provides essential tools for evaluating the success of the initiative. Key performance metrics such as R-squared value, RMSE, user adoption rates, and satisfaction scores help assess whether the initiative meets its objectives. Impact analysis quantifies the financial outcomes and risk management effectiveness delivered by the predictive models. Additionally, user feedback is analyzed to ensure the tool evolves in response to user needs and market changes.

8. Thinking Through the Analytics

8.1 Outcome/Target and Explanatory Variables/Features

Outcome Variable: Price of the BGRN bond

8.2 Explanatory Variables/Features

- **Weather Variables:** Maximum and minimum temperatures, precipitation, humidity, etc.
- **Natural Disaster Features:** Extracted using template matching techniques (e.g., occurrences of wildfires, storms, dust haze).
- **Cloud Coverage Rate:** Estimated through grayscale conversion and binary thresholding techniques applied to satellite images.

8.3 Variation in Data:

- **Outcome Variation:** The bond price data exhibits daily fluctuations influenced by market dynamics and environmental conditions.
- **Explanatory Variables Variation:**
    - **Weather Data:** Varies daily and seasonally, affecting bond prices through different patterns.
    - **Natural Disaster Data:** Varies in frequency and intensity, impacting bond prices during significant events.
    - **Cloud Coverage Rate:** Varies with weather patterns and geographic locations, influencing bond market responses.

8.4 Predictive Analytics

The primary focus of the model is on predictive analytics to forecast bond prices based on environmental data. Predictive analytics adds value by providing actionable insights for investors to manage risks and optimize portfolios.

BEST PREDICTION

1. **Emphasis:** The initiative prioritizes the best prediction accuracy to enable timely and informed investment decisions. However, understanding "why" certain environmental factors influence bond prices is also valuable for developing robust models.
2. **Model Focus:**
    - **Data-Driven Models:** Essential for achieving the best predictions by leveraging historical data and machine learning techniques.
    - **Analyst-Driven Models:** Important for interpreting the results and understanding the causal relationships between environmental factors and bond prices.

9. Impediments

1. Data Quality and Availability: The data quality can be inconsistent and their could be gaps in historical data. Rigorous data preprocessing and imputation techniques could lead to better quality.

2. Integration of Diverse Data Sources: Aligning and combining data from various sources can lead to integration issues. This can be solved by developing a robust data integration framework and using automated ETL processes.

3. Feature Extraction Complexity: Extracting meaningful features from satellite images could be complex. A solution could be to employ advanced image processing techniques and collaborate with experts.

4. Model Overfitting: Complex models may overfit to training data. Implement regularization, cross-validation, and use simpler benchmark models to avoid.

5. Computational Resources: Significant computational power is required for large datasets. Leveraging cloud computing and distributed computing frameworks like Apache Spark.

6. Interpretability of Models: Coordinating efforts across different teams and departments can be difficult. Establish clear communication channels, define roles and responsibilities, and conduct regular meetings to ensure alignment and collaboration.

10. Executing the Analytics

10.1 Responsibilities

- **Data Collection:** Data Engineering Team

  Roles: Data Engineers: Responsible for setting up APIs to collect weather and bond data, and for integrating satellite image data from NASA. Data Analysts: Ensure the data is cleaned, preprocessed, and stored correctly.

- **Model Development and Running:** Data Science Team

  Roles: Data Scientists: Develop, train, and fine-tune predictive models, including feature engineering and selection. Machine Learning Engineers: Optimize and deploy the models, ensuring they run efficiently in a production environment.

- **Implementation and Evaluation:** Product Development and Analytics Team

  Roles: Product Managers: Oversee the implementation of the advisory tool, ensuring it meets business requirements. Data Analysts: Evaluate model performance using defined metrics, conduct experiments, and provide feedback for continuous improvement.

Involvement in Defining Metrics and Thinking Through Analytics: Cross-functional collaboration will be essential, starting with initial meetings to define project goals, key metrics, and success criteria. Data Engineers will provide input on data quality and availability, Data Scientists will suggest metrics for model accuracy, Product Managers will align business goals with technical capabilities, and Data Analysts will identify baseline metrics. Regular updates through progress meetings will review metrics, discuss challenges, and adjust strategies. Detailed documentation will ensure transparency and alignment.

Feedback Loop: Continuous involvement of all teams in the evaluation phase will assess the models' effectiveness and the overall initiative. Feedback will be used to iterate on models, improve data collection processes, and refine metrics. This structured approach will ensure effective execution of analytics and achievement of the Real-Time Bond Price Predictions initiative's goals.

Executing the Solution: using an **Investment Advisory Tool**

In light of these findings, we propose the development of a **Green Bond Investment Advisory tool** designed to provide investors with advanced analytics and insights into green bond investments. This tool aims to cater to two primary target audiences: retail investors and financial advisors.

Target Audience:

1. **Retail Investors:** Individuals looking to invest in green bonds and other sustainable investment options.
2. **Financial Advisors:** Professionals seeking advanced tools to advise their clients on green investments.

Key Features: It includes the points discussed in business initiatives.

Real-Time Bond Price Predictions
Risk Assessment Dashboard
Portfolio Optimization & Personalized Investment Recommendations
Alerts and Notifications

11. Benefits

- **Differentiation and Client Attraction:** Offering a cutting-edge advisory tool can differentiate your services from competitors, attracting clients interested in sustainable investing and retaining them through superior service.

- **Enhanced Revenue:** By providing value-added services such as personalized recommendations and portfolio optimization, you can charge premium fees or subscription models, enhancing revenue.

Revenue Estimation:

Retail Investor Revenue:

- **Total Retail Investors (Global):** 100 million (conservative estimate)
- **Adoption Rate:** 1%
- **Subscribers:** 1 million
- **Annual Revenue:**
  - **Monthly Subscription Fee:** $100/month
  - **Annual Revenue Calculation:** 1 million subscribers * $100/month * 12 months = $1.2 billion

Financial Advisor Revenue:

- **Total Financial Advisors (Global):** 1 million (conservative estimate)
- **Adoption Rate:** 2%
- **Subscribers:** 20,000
- **Annual Revenue:**
  - **Monthly Subscription Fee:** $500/month
  - **Annual Revenue Calculation:** 20,000 subscribers * $500/month * 12 months = $120 million

Total Potential Revenue:

- **Retail Investors + Financial Advisors:**
  - Retail Investors: $1.2 billion annually
  - Financial Advisors: $120 million annually
  - **Combined Annual Revenue:** $1.2 billion + $120 million = $1.32 billion annually

Elaborating on Revenue Calculation:

The revenue estimation starts with a conservative estimate of a 100 million global market of retail investors in sustainable investments, projecting 1 million subscribers at $100/month, generating $1.2 billion annually. For financial advisors, with a 1 million pool and 2% adoption rate, 20,000 subscribers at $500/month generate $120 million annually. Combining these, the total potential revenue reaches $1.32 billion annually. This model assumes the tool's significant value in predictive analytics, risk assessment, portfolio optimization, and real-time alerts.

Final Thoughts on the Impact of Environmental Factors on Green Bonds

Our study has highlighted the significant impact of environmental factors on green bond prices, especially those within the iShares Global Green Bond ETF (BGRN). These insights are crucial for investors looking to refine their portfolios with environmentally-driven strategies while managing the risks associated with climate and environmental changes.

12. Scalability

The model could be scalable by doing the following steps:

1. **Data Enrichment:** Adding additional records & features
2. **Enhancing historical data:** Extend the dataset by including more historical bond prices and related environmental variables
3. **Temporal Expansion:** Extend the dataset by including more granular time intervals (e.g., hourly or minute-level data instead of daily)
4. **Spatial Data:** If applicable, incorporate data from different regions or countries to capture geographical variations. This could lead up to organizational issues in managing the diverse regulatory and reporting standards .

5. **Feature Engineering:** Include data on GDP, inflation rates, employment rates, and other macroeconomic indicators, sentiment analysis from financial news, social media, or analyst reports

Organizational Challenges:

1. **Data:** Inconsistent data quality and integration issues when scaling data sources.

   Solution: Implement robust data governance practices and scalable ETL (Extract, Transform, Load) processes to ensure consistent data quality and seamless integration across diverse data sources.

2. **People:** Insufficient expertise and resources to handle the increased complexity and volume of data.

   Solution: Invest in continuous training and development for existing staff and hire additional data scientists, engineers, and analysts with the necessary skills to manage and scale the initiative.

3. **Systems:** Existing IT infrastructure may not support the increased computational load and data storage needs.

   Solution: Upgrade to scalable cloud-based infrastructure to provide the necessary computational power and storage capacity. Implement distributed computing frameworks like **Apache Spark** for efficient data processing.

4. **Culture:** Resistance to change and lack of data-driven decision-making culture.

   Solution: Foster a culture of data-driven decision-making through regular training sessions, workshops, and leadership initiatives that highlight the benefits of analytics. Encourage cross-functional collaboration and open communication to ensure alignment and buy-in from all stakeholders.

Addressing Organizational Challenges:

1. **Data Governance:** Establish clear data quality standards and governance policies and regularly audit and clean data to maintain accuracy and consistency.
2. **Talent Development:** Provide ongoing training programs to upskill employees in data analytics and machine learning. Additionally, recruit additional talent with specialized skills to support the initiative's growth.
3. **Infrastructure Upgrades:** Transition to a cloud-based infrastructure for scalability. Implement distributed computing and parallel processing frameworks to handle large datasets efficiently.
4. **Cultural Shift:** Promote success stories and case studies within the organization to demonstrate the value of data-driven insights. Create cross-functional teams to work on analytics projects, fostering collaboration and knowledge sharing.

Continuous Improvement Plan:

1. **Ongoing Monitoring and Evaluation:** Regularly monitor the performance of predictive models and the advisory tool and use feedback loops to gather user input and identify areas for improvement.
2. **Iterative Development:** Continuously refine models and analytics processes based on new data and evolving market conditions.
3. **Strategic Roadmap:** Develop a long-term strategic roadmap for analytics-driven initiatives, including milestones, resource allocation, and key performance indicators (KPIs). Align the roadmap with broader business objectives to ensure sustained value creation and scalability.

By addressing these organizational challenges and implementing a continuous improvement plan, the initiative can effectively scale and maintain its success, leveraging analytics to drive ongoing business growth and innovation.

13. Conclusion

Summary of Findings: Our comprehensive study on the impact of environmental factors on green bond prices has revealed significant correlations between various environmental incidents and the fluctuation of green bond valuations. By incorporating a diverse range of data, including temperature variations, wildfire occurrences, and cloud cover percentages, we have successfully developed predictive models that can accurately forecast the performance of green bonds in response to environmental changes.

Conclusion

Our study has highlighted the significant impact of environmental factors on green bond prices, especially those within the iShares Global Green Bond ETF (BGRN). These insights are crucial for investors looking to refine their portfolios with environmentally-driven strategies while managing the risks associated with climate and environmental changes.

The Green Bond Investment Advisory tool, with its advanced features and real-time analytics, stands to revolutionize sustainable investing. It provides both retail investors and financial advisors with the necessary tools to navigate and thrive in this emerging market. By offering a unique combination of predictive analytics, risk assessment, portfolio optimization, and real-time notifications, this tool can attract a broad user base and generate substantial revenue, making it a valuable addition to any financial advisory service.

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6. **World Bank Climate Data** - Includes global climate data and indicators. World Bank Climate Data