

Triodos  Bank

Triodos Bank

Money as a force for positive change

Profit & Vocation: Why the financial industry must serve society again.

UCSIA-Antwerp - November 4, 2020



Welcome to sustainable banking

Triodos Bank's vision and mission



Triodos Bank
makes money
work for
positive
social,
environmental
and
cultural
change

Societal commitment anchored in the statutory terms

Articles of Association of Triodos Bank NV, Article 2.2.

“With the exercising of banking business, the company aims to contribute to social renewal, based on the principle that every human being should be able to develop in freedom, has equal rights and is responsible for the consequences of his economic actions for fellow human beings and for the earth. All in the widest sense of the word.”

Triodos Bank

40 years of sustainable banking



Financing change

Triodos Bank's approach to sustainable **lending** and investing:

Environment

Renewable energy, organic farming and sustainable property can help society to live within the planet's environmental limits.

Culture

Culture enables the development of the individual's, and the community's, collective imagination.

Social

Charities, social enterprise and values-driven businesses provide vital support for disadvantaged people.

Minimum Standards

Transparent banking

We publish details of every organisation we finance on our website, so you can see for yourself how your money delivers positive change for people and planet.

Financing change

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Integrated results 2019

Headlines

	2019	2018
 Customers:	721,000	715,000
in Belgium	83,000	78,000
 Deposit Receipt holders:	44,401	42,416
in Belgium	7,422	7,254
 Co-workers:	1,493	1,427
in Belgium	139	144

Integrated results 2019

Financial key figures (in millions)

	2019	2018
 Total assets under management:	€ 17,731	€ 15,523
 Loans:	€ 8,187	€ 7,248
 Funds under management:	€ 5,671	€ 4,673
 Net profit:	€ 38.8	€ 34.7

Integrated results 2019

Positive Impact through Lending and Investment funds

504



Sustainable
energy projects
in 2019



0.7M

Households
provided with green electricity



1

Homes'
green electricity needs
financed per customer

3,900



Artists and cultural
and creative
organisations
in 2019



25.8M

Visitors
enjoy cultural events



35

Cultural experiences
enabled per customer

34,000



Hectares of organic
farmland across
Europe in 2019



31M

The equivalent organic meals
produced per year



28,000

People
who could be fed with
a sustainable diet

804



Community and
social housing
projects in 2019



58,000

People
provided with
accommodation



1

Person's place
to live per thirteen
customers

Changing Finance

Reset the Economy

Un agenda pour une relance résiliente et inclusive
de la crise mondiale de la corona

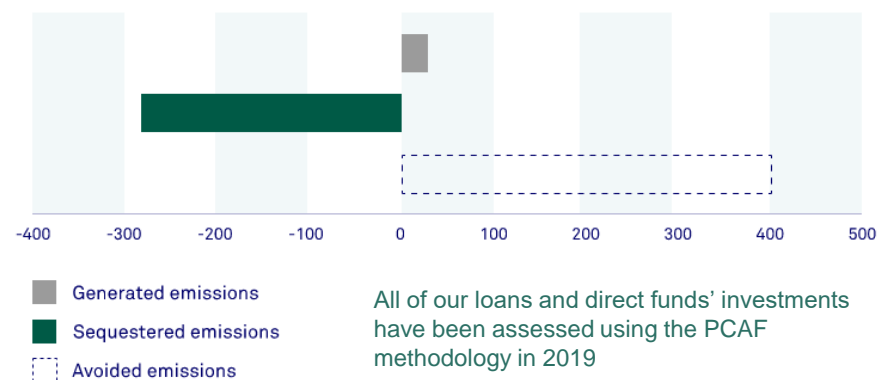
Webinaire - 26 juin, 2020



PCAF - Partnership Carbon Accounting Financials

Climate impact in emission intensity 2019

in ktonne CO₂ eq./billion EUR financed



All of our loans and direct funds' investments
have been assessed using the PCAF
methodology in 2019

<https://www.triodos.com/newsroom>

News

**Triodos Bank
submits response to
Renewed
Sustainable Finance
Strategy
consultation**

News

**'Due diligence
legislation
necessary to prevent
negative impact on
people and
environment'**

Long read

**Triodos Bank:
Finance should
stimulate
biodiversity**

News

**'DSGC statement
underplays vital role
businesses in
sustainable
recovery'**

News

**The corona
pandemic**

Co-founder of the Global Alliance for Banking on Values (GABV)

Worldwide independent network



Global Alliance for Banking on Values

Scorecard capturing the vision, strategy and results of a values-based bank



<http://www.gabv.org/the-impact/the-scorecard>

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