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
Financing change
Triodos Bank’s approach to sustainable lending and investing:

- Sustainable food and agriculture
- Sustainable mobility and infrastructure
- Renewable resources
- Circular economy
- Social inclusion and empowerment
- Innovation for sustainability
- Prosperous and healthy people
- Sustainable transition themes

Minimum Standards
## Integrated results 2019

### Headlines

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<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td><strong>Customers:</strong></td>
<td>721,000</td>
<td>715,000</td>
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<tr>
<td>in Belgium</td>
<td>83,000</td>
<td>78,000</td>
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<td><strong>Deposit Receipt holders:</strong></td>
<td>44,401</td>
<td>42,416</td>
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<td>in Belgium</td>
<td>7,422</td>
<td>7,254</td>
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<td><strong>Co-workers:</strong></td>
<td>1,493</td>
<td>1,427</td>
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<tr>
<td>in Belgium</td>
<td>139</td>
<td>144</td>
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</tbody>
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### Integrated results 2019

**Financial key figures (in millions)**

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<thead>
<tr>
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<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td><strong>Total assets under management:</strong></td>
<td>€ 17,731</td>
<td>€ 15,523</td>
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<td><strong>Loans:</strong></td>
<td>€ 8,187</td>
<td>€ 7,248</td>
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<tr>
<td><strong>Funds under management:</strong></td>
<td>€ 5,671</td>
<td>€ 4,673</td>
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<td><strong>Net profit:</strong></td>
<td>€ 38.8</td>
<td>€ 34.7</td>
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Integrated results 2019

Positive Impact through Lending and Investment funds

- 504 Sustainable energy projects in 2019
- 0.7M Households provided with green electricity
- 1 Home energy needs financed per customer
- 3,900 Artists and cultural 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
All of our loans and direct funds’ investments have been assessed using the PCAF methodology in 2019.

Climate impact in emission intensity 2019
in ktonne CO₂ eq./billion EUR financed

Generated emissions
Sequestered emissions
Avoided emissions

https://www.triodos.com/newsroom

Triodos Bank submits response to Renewed Sustainable Finance Strategy consultation

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

Triodos Bank: Finance should stimulate biodiversity

‘DSGC statement underplays vital role businesses in sustainable recovery’

The corona pandemic

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

Worldwide independent network

- The Global Alliance comprises of 63* financial institutions and 16 strategic partners operating in countries across Asia, Africa, Australia, Latin America, North America and Europe. Collectively we serve more than 70 million customers, hold over $210 billion USD of combined assets under management, and are supported by more than 77,000 co-workers. (* feb 2020)

http://www.gabv.org/about-us
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