

Triodos  Bank

Could sustainable banking contribute towards a sustainable Europe

James Vaccaro

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Banks leading sustainability?

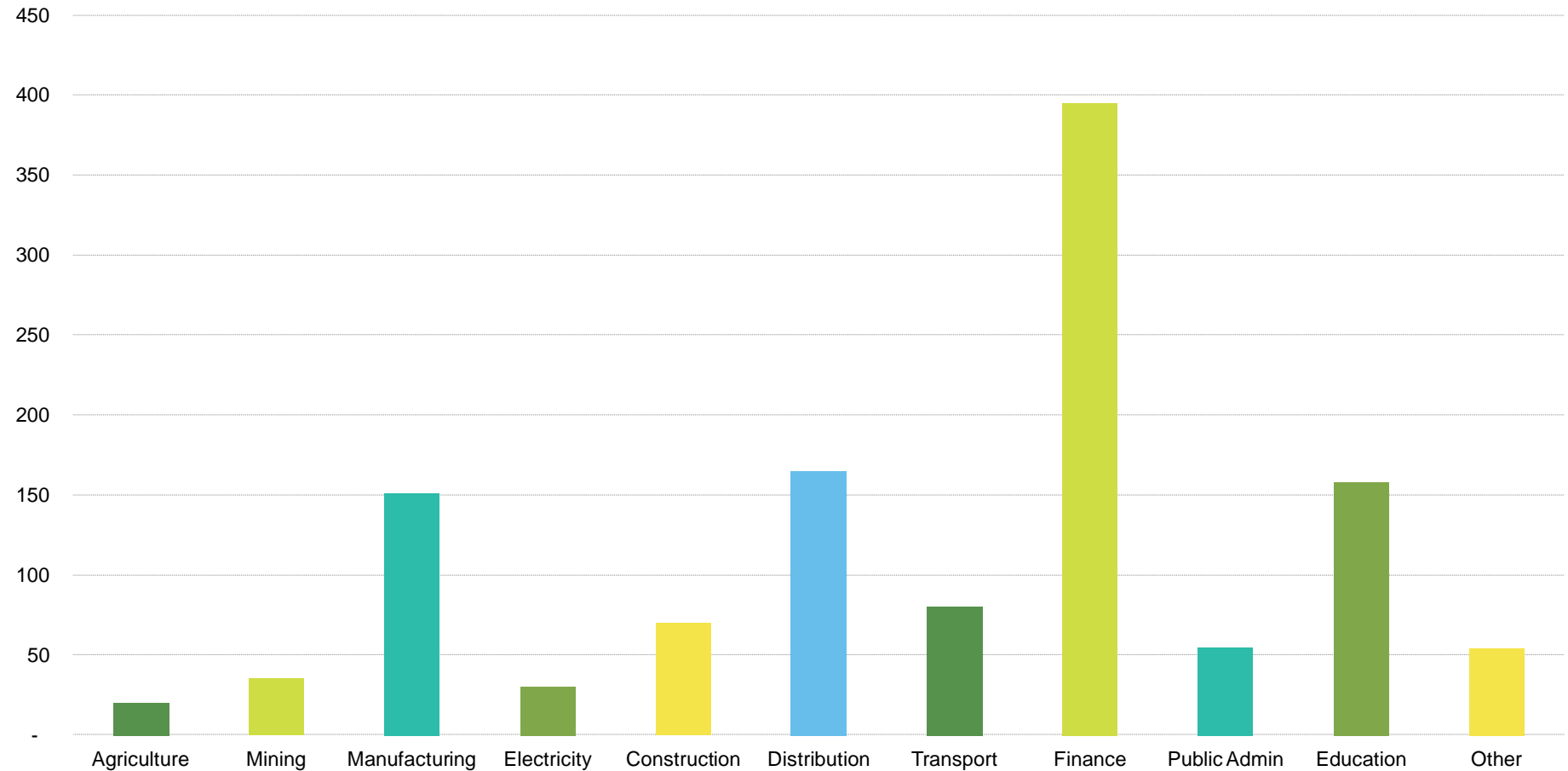


Banksy's take on Bankers

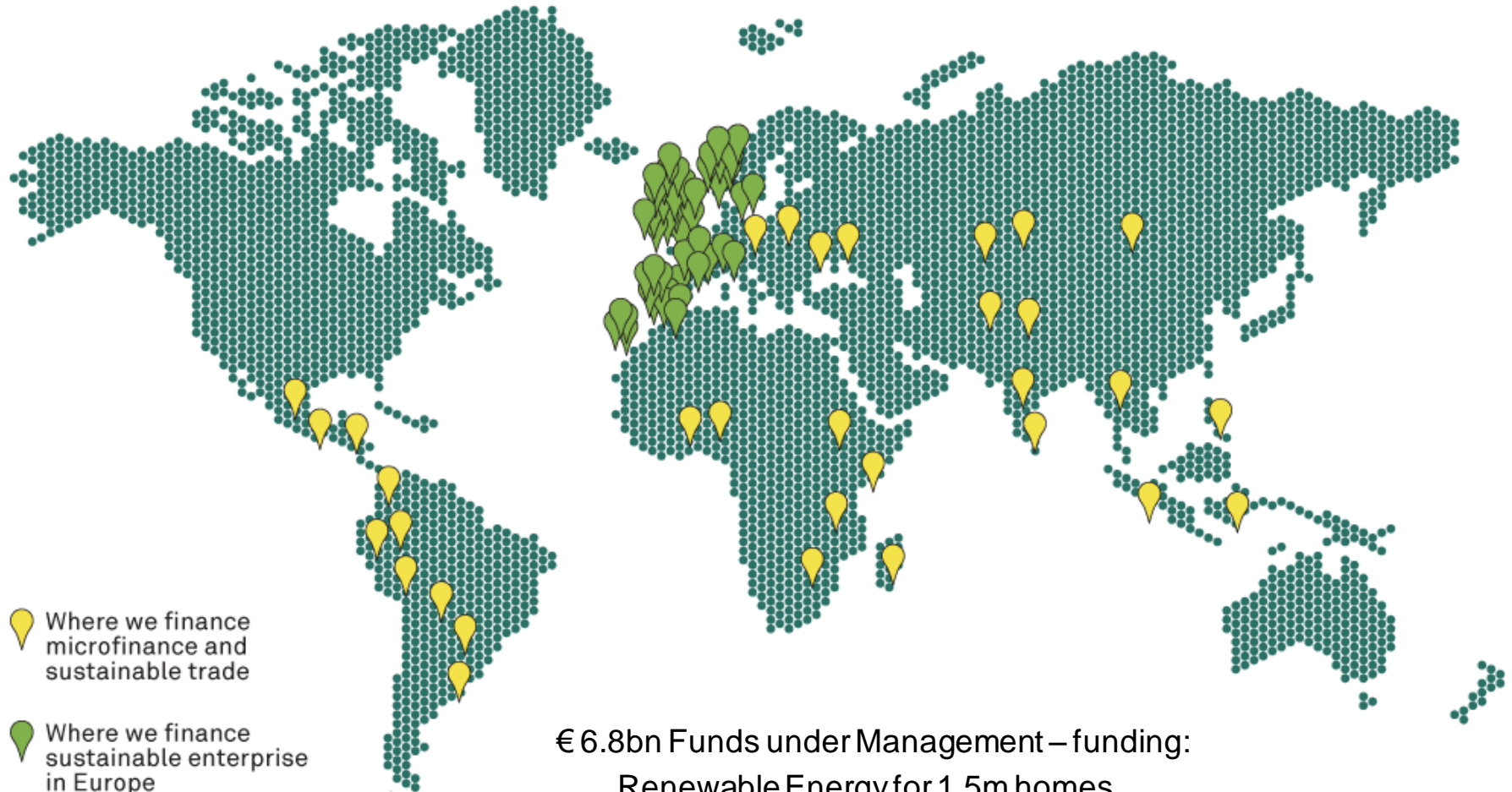
What is the real 'value' of finance?

Gross Value

£ Billion



Triodos Bank



€6.8bn Funds under Management – funding:
Renewable Energy for 1.5m homes
Cultural Venues for 7m visitors
Microfinance for 8m customers

How does sustainable banking finance make for a sustainable Europe?

Which areas can in influence?

Building the New Economy

Renewable Energy

Sustainable Agriculture

Waste & Recycling

Social Enterprise

Driving Behaviour Change

What are banks for?

Spending v Saving

Impact Investment

Behaviour beyond money

Better risk management

Closer to sectors/locality

Understanding systems

Support mechanisms

Helps create markets

The Financial System at large

Large Banks: absorbing capital, slow to lend; staying in “safe” sectors
Sustainable banks offering opportunities for growth

Cultural Change will take a long time.

Which regulations will change the ‘drivers’?

Restating the role of the banker.

Education needs: what is sustainable finance?

Integration into education policy/ redefining financial literacy

Could banks lead the sustainability agenda?

Closer to people: finance for the Real Economy

Supportive leadership: redefining the meaningful relationship with a banker

Co-creation acting closely alongside the entrepreneurs of the new economy

Systemic thinking: deeper understanding risks and opportunities

Policy Support

Ring-fenced funds – with fiscal advantages

Diversity within the banking system

Regulation that supports sustainable banking

Contact details

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