

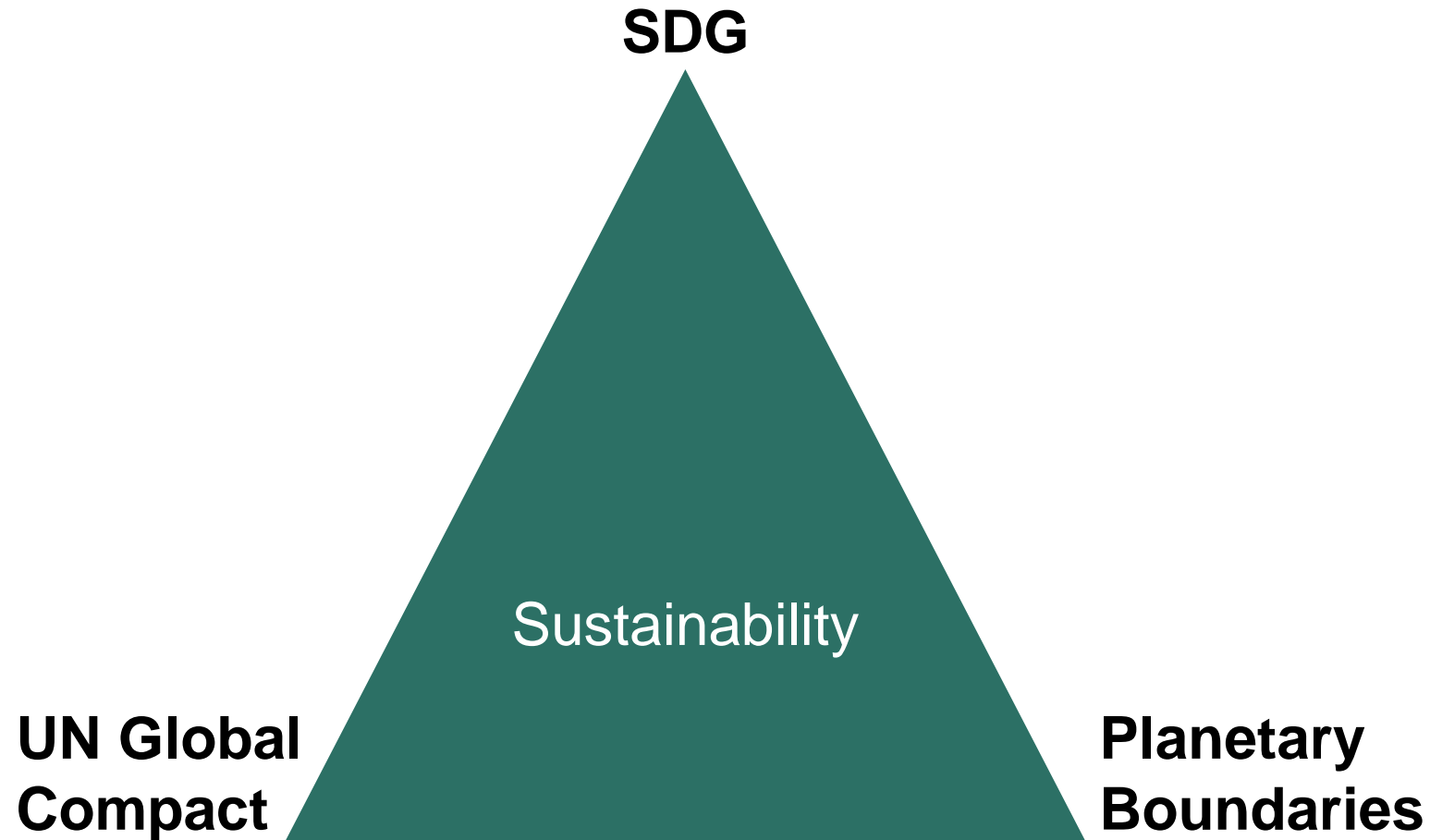
Triodos Bank With SRI Funds contributing to the well-being of the planet

Berlin, 25. April 2017



Challenge to take into account different concepts

UN Global Compact – SDG – Planetary Boundaries



Triodos Mission is reflecting the responsibility for the planet



Triodos Bank is one of the world's leading sustainable banks. Our mission is to make money work for positive social, environmental and cultural change.

More specifically, we are in business to:

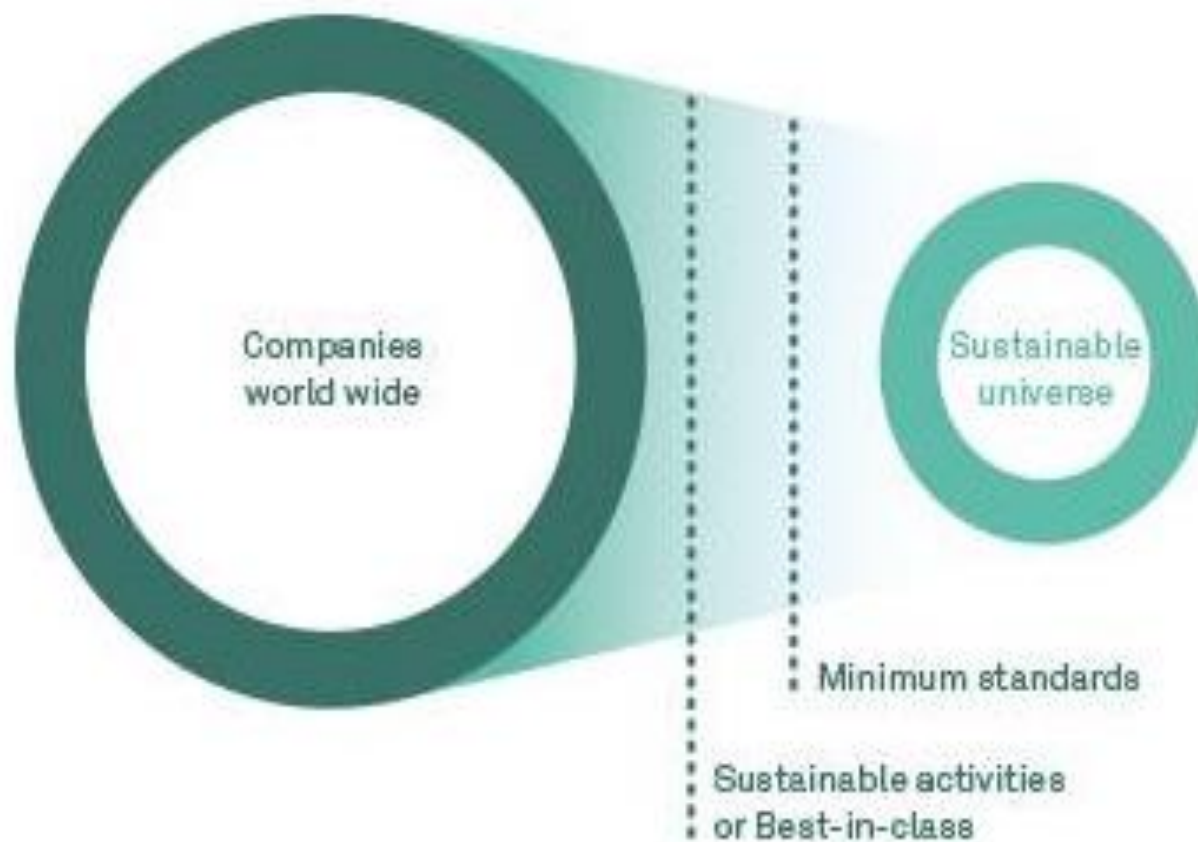
- **help create a society that protects and promotes the quality of life of all its members and that has human dignity at its core;**
- **enable individuals, organisations and businesses to use their money in ways that benefit people and the environment, and promote sustainable development;**
- **offer our customers sustainable financial products and high quality service.**

What we do:

We only lend money to companies, institutions and projects that contribute to the well-being of people and planet.

Triodos investment approach is bringing the responsibility into action

Positive Selection – Best-in-class- Minimum standards



Key is: Being responsible for the planet

Positive approach – Investments of Triodos Sustainable Pioneer Fund

Clean planet

We favour companies that contribute to a clean planet and the development of solutions for environmental pollution. This is an urgent issue because our natural environment is under increasing pressure. Examples of products and services that fall within the scope of this theme are environmental technology aimed at preventing and cleaning up pollution, equipment to monitor energy and water consumption, bicycles and public transport.



Badger Meter Europe
Eastern Europe Branch Office

Climate protection

Climate change poses a serious threat to the long-term health of the environment and the world's population. It requires global action by governments, companies and citizens. We encourage companies to contribute to combating climate change. Companies in this theme are active in the production of renewable energy from the sun, wind, waves and geothermal energy. In addition, we include companies that develop new ways to storing energy and enhancing energy efficiency.

Vestas[®]

Key is: Being responsible for the planet

Best-in-class – Giving an positive example

Identification of best-in-class companies:

Environmental indicators

The environmental indicators compose a picture of the sustainability of the production process and the nature of the products supplied. To justify its long-term existence, a company must make a continuous effort to minimise its negative impact on the natural environment, including the reduction of water and energy use, green procurement and the development of sustainable products and services.



Triodos  Bank

Key is: Being responsible for the planet

Minimum standards also reflect the concept of Planetary boundaries

Boundary processes	Triodos Minimum Standards
Climate change	Energy – excluding fossil fuel
Land use	Deforestation and Factory farming
Biodiversity loss	Biodiversity – e.g. Signing of Convention on Biological Diversity
Water use	Water

Key is: Being responsible for the planet

Results have to be convincing

Fondsname ⁶	Ethisch-ökologische Investmentfonds ⁷	Klima-Fußabdruck ⁸	Einsparung Treibhausgase ⁹
DWS Top Dividende	□	90 kgCO ₂ e	+19%
MSCI World (Index)	-	76 kgCO ₂ e	0%
DKB Ökofonds TNL	■	69 kgCO ₂ e	-9%
Kepler Ethik Aktienfonds (A)	■	68 kgCO ₂ e	-10%
LBBW Nachhaltigkeit Aktien	■	60 kgCO ₂ e	-21%
Steyler Fair und Nachhaltig	■	54 kgCO ₂ e	-29%
DekaLuxTeam - GlobalSelect CF & TF	□	53 kgCO ₂ e	-30%
Swisscanto (LU) Portfolio Green Equity	■	52 kgCO ₂ e	-31%
UniGlobal	□	50 kgCO ₂ e	-35%
Allianz Interglobal - A - EUR	□	24 kgCO ₂ e	-68%
GLS Bank Aktienfonds A	■	24 kgCO ₂ e	-68%
GreenEffects NAI-Wertefonds	■	23 kgCO ₂ e	-69%
ÖkoWorld ÖkoVision Classic	■	20 kgCO ₂ e	-73%
Triodos Sustainable Equity R ausschüttend	■	16 kgCO ₂ e	-79%



- ethisch-ökologischer Fonds
- konventioneller Investmentfonds

Quelle: Verbraucherzentrale Bremen e.V., Stichtag der Daten: 30.06.2015



Back-up

Key is: Being responsible for the planet

Minimum standards also reflects the concept of Planetary boundaries

Excluded products and processes:

- *Planet awareness*

Animals: animal testing, factory farming, fisheries, and fur and specialty leather

Environment: biodiversity, deforestation, energy, genetic engineering, hazardous substances and contamination, natural resources and mining, water