

FT SUSTAINABLE BANKING AWARDS 2009



Triodos Bank, The Netherlands

WINNER

Sustainable Bank of The Year



New Bank Models

Sustainable,
Ethical
and Social Banking



Characteristics

1. Basic banking for social entrepreneurs
2. Specialisation in areas of human development
3. Transparent lending
4. Integrated stakeholder and civil soc. banking
5. Sustainable client relation beats transaction
6. Socially responsible in action & reporting
7. Modest size and global alliances



11 of the world's leading sustainable banks, with a combined balance sheet >\$14bn, and >7m customers in 20 countries



Triodos Bank Key Figures

- Leading European social/sustainable bank (1980)
- Financing 10,000 projects: nature & environment (47%), social business (21%), culture & welfare (30%); max loan: 60 m €
- Balance sheet: 3 bill. € + 1.5 bill. € special funds
- + 500 co-workers, + 225,000 clients, + 15,000 quasi shareholders in five countries
- Equity: 311 m €; 5% return on equity
- No bonuses; salary spread: 7.7 x
- Environmental impact: neutral – entirely compensated

