

EUROPEAN CONFERENCE

16th of October 2008

Room Espace Jacquotte

1000 Brussels

Europe, energy and social economy

Origins

- **1968**
- Study group of an economist, a professor in tax law, a senior organizational consultant and a banker debating how money could be handled in a socially conscious way based upon the belief that people have the freedom to develop themselves, have equal rights and are **responsible for the consequences of their economic actions on society and the planet**
- **1971**
- **Triodos Foundation** is founded to mobilise gifts and loans for promising new social initiatives and enterprises.
- **1973**
- **Triodos Guarantee Fund** is founded to issue guarantees for innovative companies and institutions to help them to access bank funding.

Foundation

- 1980
- **Triodos Bank** founded in The Netherlands.
 - EUR 540,000 in start-up share capital and a full banking licence from the Dutch central bank.
 - Incorporated as a public company (Naamloze Vennootschap) in Zeist (The Netherlands)
 - Shareholding: Stichting Administratiekantoor Aandelen Triodos Bank (today more than 12.000 share certificate holders)

Development

- **1986 Triodos Ventures**
Following the Chernobyl nuclear disaster –finances wind energy projects
- **1993 Triodos Bank Belgium**
- **Triodos Wind Fund**
Investment fund for private investors
- **1994 Triodos North-South investment funds + Alterfin** (Belgium)
- **1995 Triodos Bank UK**
- **Green Investment Fund** (Netherlands)
- **1997 Triodos Meerwaardefondsen**
- **1998 Solar Investment Fund**
Finances solar energy projects in developing countries
- **Triodos Research**
Provides banks and pension funds with research about the social and environmental performance of listed companies)

Development

- **2001 Triodos Climate Clearing House**
 - Clearing house for CO2 emission credits
- **2004 Triodos Bank Spain.**
- **Triodos Vastgoed Fonds**
 - The Netherlands, the first real estate fund investing exclusively in sustainable buildings
- **2005 Triodos Finanz GmbH, representative office in Germany.**
- **2006 Triodos Renewables Europe Fund**
 - Invests in European renewable energy projects
- **Triodos Culture Fund**
 - The Netherlands, the first Dutch investment fund to provide loans for the promotion of art and culture. In addition to their annual return, investors in this fund receive a tax incentive of up to 2.5% each year.

Mission statement

- To help achieve a healthier society and enhance people's quality of life
- To enable individuals, institutions and businesses to use money more consciously in ways that benefit people and the environment and promote sustainable development
- To offer customers sustainable financial products and a high quality of service



Head office,
Zeist



Zeist



Brussels



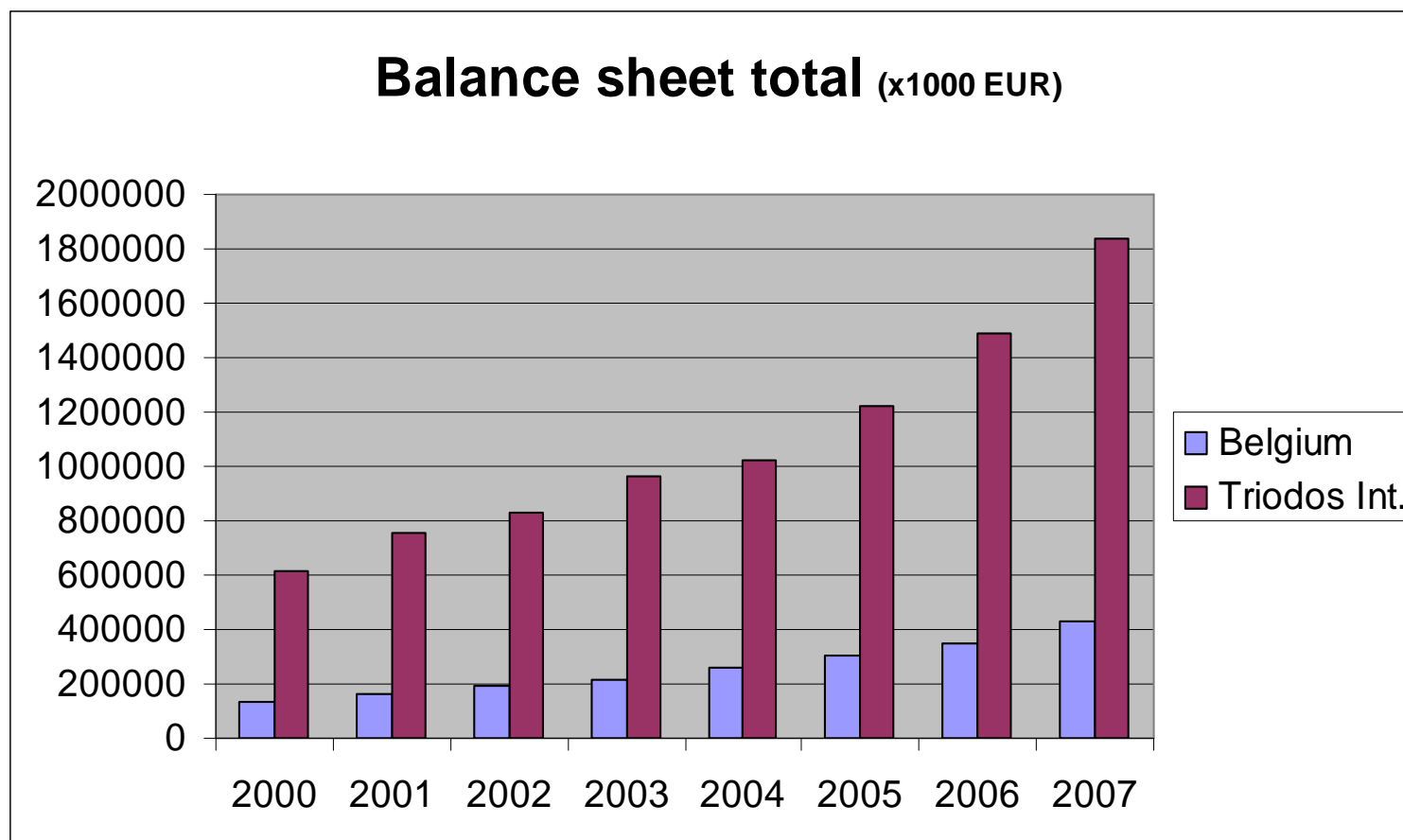
Bristol

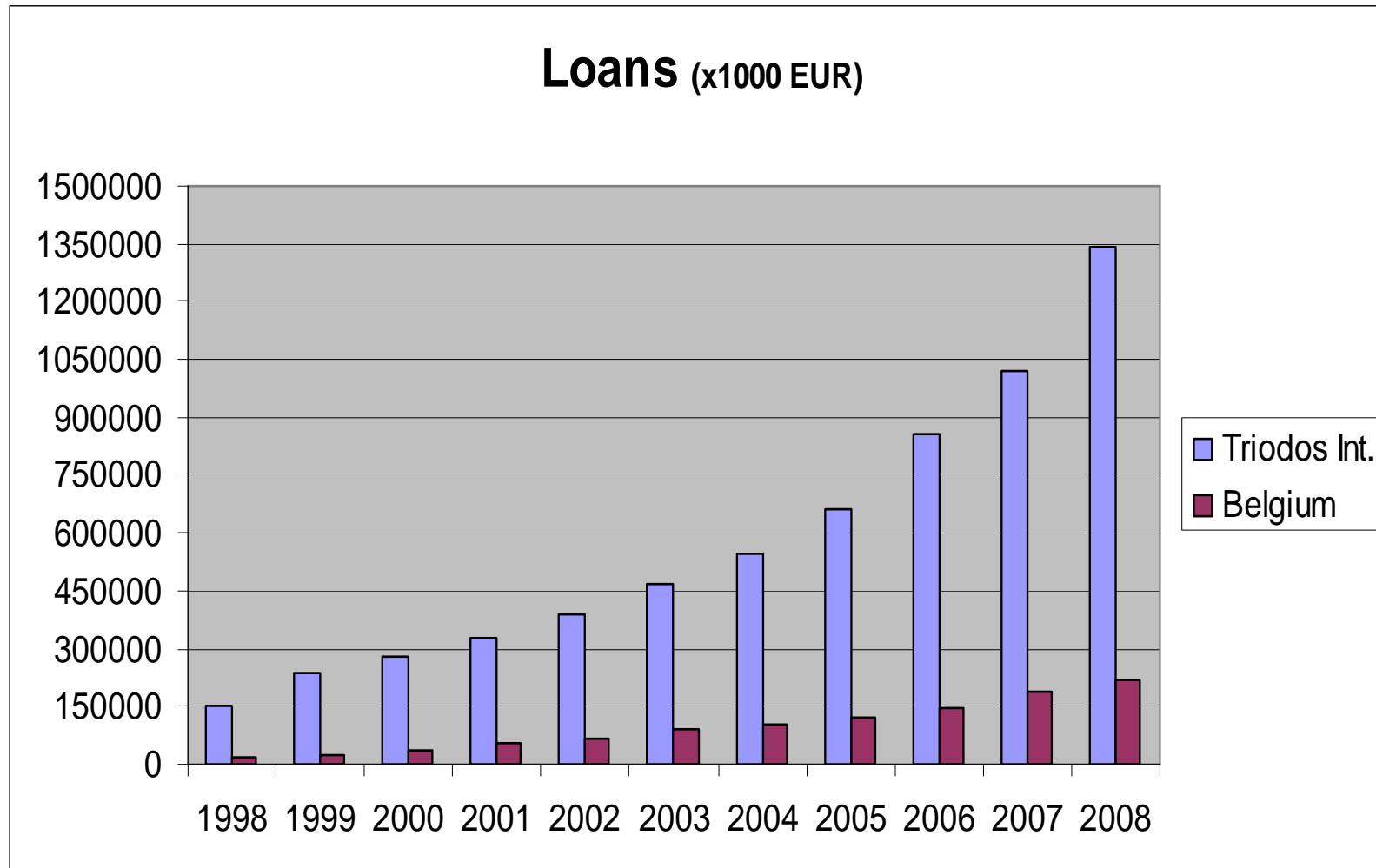


Madrid

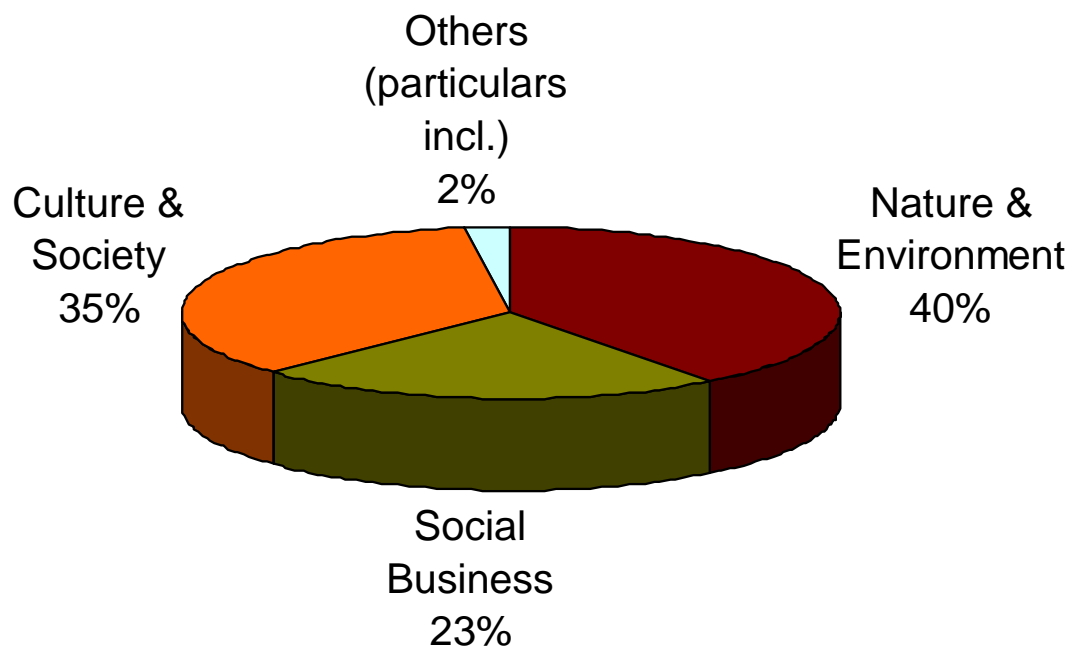


Frankfurt





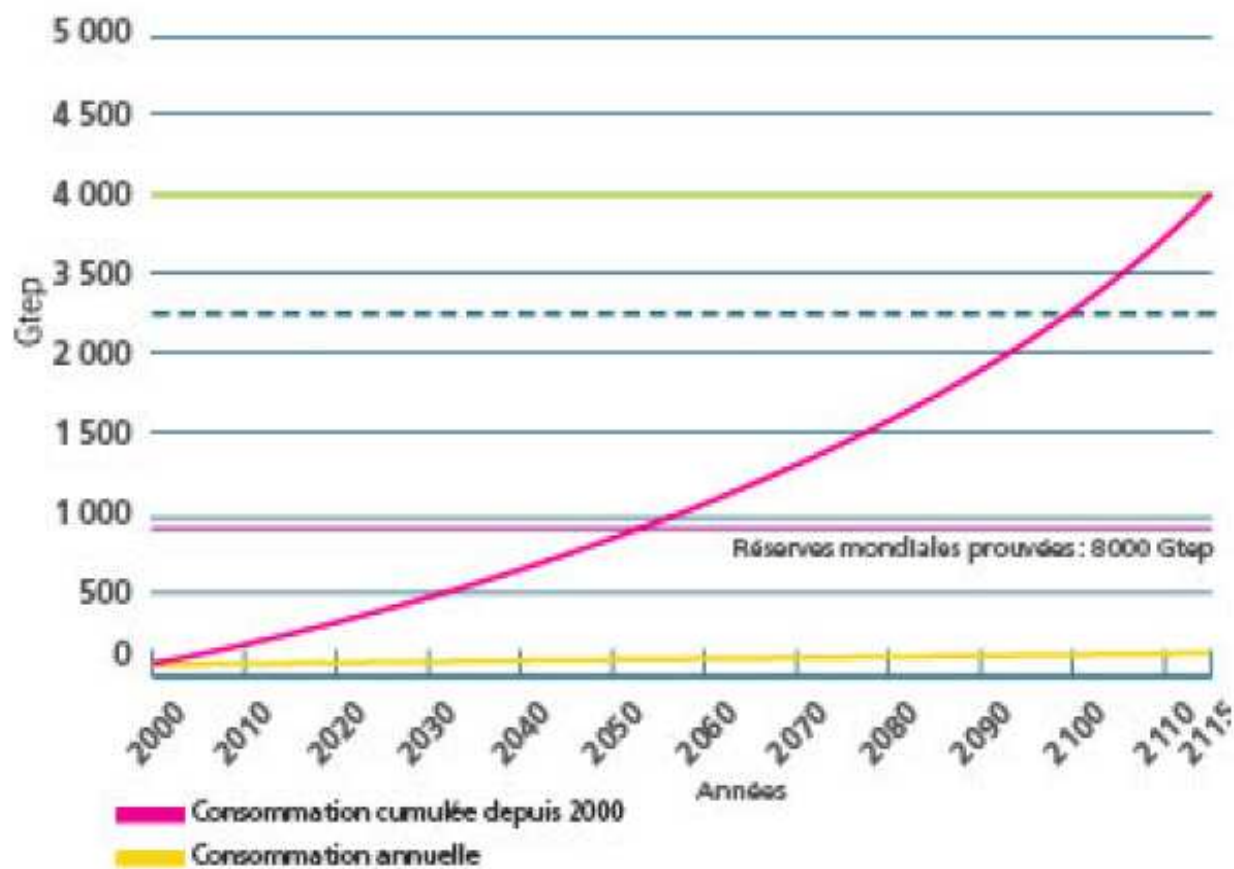
Lending by sector in 2007 (Belgium)



People, Planet, Profit Indicators

	2003	2004	2005	2006	2007
Employees (#)	224	264	301	349	393
Highest / lowest salary	5.6	6.9	7.2	7.5	7.3
Paper use (kg/FTE)	446	399	413	344	350
Climate neutral (%)	100	100	100	100	100
Net change loan loss provisions/ av. loans (%)	0.28	0.39	-0.09	0.04	0.04
Net Profit (EUR M)	3.0	3.6	5.3	6.1	9.0

consommation mondiale d'énergie avec 2 % de croissance par an



Source: Jean-Marc Jancovici

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Olivier Marquet
Managing Director