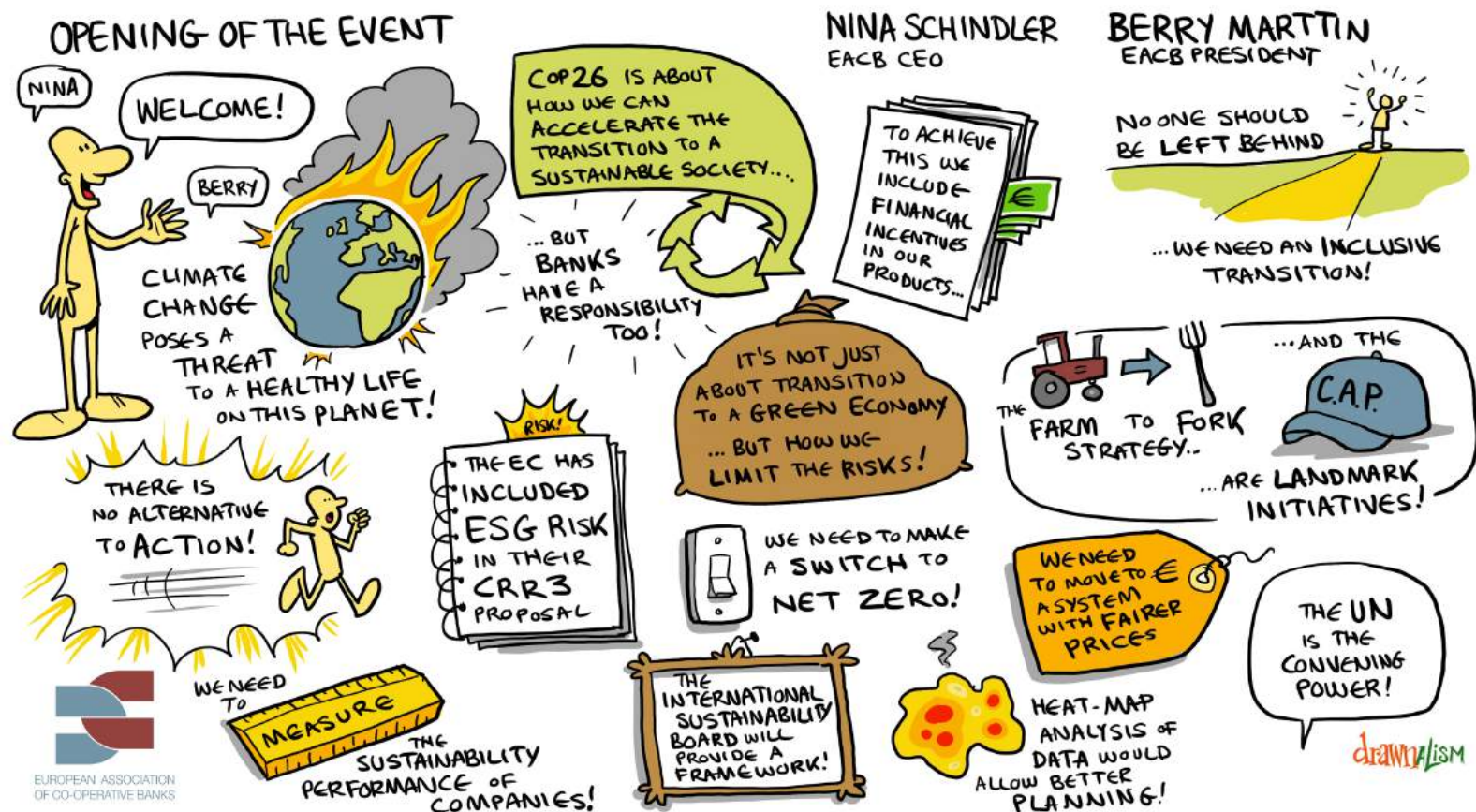


A Client-centred Green Transition driven by co-operative banks



KEYNOTE SPEECH

SYLVIE GOULARD
DEPUTY GOVERNOR, BANQUE OF FRANCE

1. THERE IS INTERNATIONAL MOMENTUM AT THE MOMENT...
...IN PARTICULAR **COP26**

THERE ARE OPPORTUNITIES...

...BUT NOTHING WILL HAPPEN IF WE DON'T TAKE THE PEOPLE ON BOARD!

2. THESE ISSUES ARE VERY COMPLEX!

SOME COUNTRIES ARE RE-INITIATING THE USE OF COAL!

...WE ALSO NEED INCLUSIVITY

...AND BIODIVERSITY

3. WE NEED STRONG LEADERSHIP FROM GOVERNMENTS!

INVESTORS NEED INFORMATION!



INVESTMENT & THE GREEN DEAL ARE IMPORTANT!

...NOT JUST GREENWASHING!

100 CENTRAL BANKS ARE WORKING TOGETHER!

4. PEOPLE ARE EXPECTING FAIRNESS...



...WE DON'T WANT FRACTURING BETWEEN NORTH & SOUTH!

YOU HAVE OVER **200** MILLION CLIENTS!

THIS IS FLABBERGASTING!

A POSITIVE ASPECT IS THAT PEOPLE ARE WORKING TOGETHER!

drawn/ism

THE VOICES OF OUR CLIENTS: TESTIMONIES FROM ALL OVER EUROPE OF DEMANDS FOR GREEN TRANSITION

WHAT OPPORTUNITIES & CHALLENGES DO YOU SEE FOR YOUR COMPANY IN THE GREEN TRANSITION?

SABINE

WE WILL NEED **55%** MORE WATER BY 2050 THAN TODAY...

HYDROLOOP SUPPLIES SMART & AFFORDABLE WATER RECYCLING PRODUCTS!

PIETRO

AN ENVIRONMENTALLY FRIENDLY COMPANY IS A **ZERO** IMPACT COMPANY!

WE HAVE THE CERTIFICATES.

...WE POLLUTE LESS THAN A RESIDENTIAL UNIT...

...AND WE ARE POWERED BY 100kW OF PHOTOVOLTAICS!

...AND WE PRODUCE PORCHETTA OF THE HIGHEST QUALITY!

CAMINO

...WE REINTRODUCE WASTE BACK INTO THE RAW MATERIALS MARKET!

ECOINTEGRA IS AN ELECTRICAL & ELECTRONIC EQUIPMENT WASTE TREATMENT PLANT...

WE WORK ON ENVIRONMENTALLY FRIENDLY GROWTH...

...AND SUPPORT THE SDGs!

STEPHAN

WE'VE DEVELOPED A STEP-BY-STEP PLAN TO DECARBONISE OUR PRODUCTION BY 2040!

WE CAN PROCESS RAW MATERIALS FROM OUR FRUIT, STARCH & SUGAR

...AND USE OUR OWN BIOMASS FOR DECARBONISATION!

THIS REQUIRES AN INVESTMENT OF **€400 MILLION**

...OVER THE NEXT 20 YEARS!

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THE VOICES OF OUR CLIENTS: TESTIMONIES FROM ALL OVER EUROPE OF DEMANDS FOR GREEN TRANSITION

HOW DO YOU SEE A ROLE FOR BANKS IN SUPPORTING YOUR GREEN TRANSITION?

PIETRO IN COLLABORATION WITH THE BCC...

...WE ARE LOOKING TO EXPORT OUR TECHNOLOGY!



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

SABINE

SAVING OUR PLANET REQUIRES NOT ONLY...

...AMBITIOUS GOALS...

...BUT ALSO CONCRETE

WE NEED A FINANCIAL SECTOR THAT IS WILLING TO TAKE A LEAD!

ACTION
TO TURN THEM INTO REALITY!

CAMINO

BANKS ARE THE ENGINE OF THE ECONOMY AND MUST CHAMPION THIS COMMITMENT TO SUSTAINABLE DEVELOPMENT!



WE ASK THE BANKS TO PLAY AN ACTIVE PART!

...WE WORK WITH CAJA RURAL DE NAVARRA WHICH ALLOCATES

10% OF ITS RESOURCES TO THIS TYPE OF INITIATIVE!

STEPHAN

THE EUROPEAN GREEN DEAL HAS TURNED THE SPOTLIGHT ON BANKS TO TAKE MORE RESPONSIBILITY!



REGULATIONS WILL STEER FUNDING IN THE RIGHT DIRECTION!

OUR BANK, RAIFFEISEN BANK INTERNATIONAL ONLY OFFER SUSTAINABLE FINANCE PRODUCTS



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PANEL DISCUSSION: FINDING RESPONSES BY POLICY MAKERS & CO-OPERATIVE BANKS TO CLIENTS' DEMANDS FOR GREEN TRANSITION

ELISABETTA

I WORK MAINLY IN SUSTAINABLE FINANCE!

THIERRY

I WAS INVOLVED IN INNOVATION IN SUSTAINABLE FINANCE

JACOB

I'VE BEEN IN MY JOB FOR 3 MONTHS... BUT I'VE WORKED IN FINANCE FOR MANY YEARS!

GERHARD

THE COMPANIES IN THE VIDEOS ARE THE LUCKY ONES! ...THERE ARE OTHERS WHO FACE CHALLENGES!

JOHANNES

EVERY SECTOR IS AFFECTED...

WE NEED EVERYONE TO TRANSITION!

WE NEED TO BE PARTNERS!

WE ARE THE SME EXPERTS!

WE'VE INVESTED IN KNOWLEDGE & EXPERTISE!

WE NEED TO UNDERSTAND WHAT'S GOING ON!

BIODIVERSITY & CLIMATE ARE TWO SIDES OF THE SAME COIN! INCLUSIVITY IS IN OUR DNA!

ELISABETTA SIRACUSA, SPECIAL ADVISOR ON SUSTAINABLE FINANCE, DG FISMA
JACOB GYNTELBERG, DIRECTOR OF ECONOMIC & RISK ANALYSIS, EBA
THIERRY LEBRUN, HEAD OF ESG AT THE CAISSE REGIONALE NORD DE FRANCE, CRÉDIT AGRICOLE
JOHANNES KOCH, MANAGING DIRECTOR STRATEGY & CORPORATE DEVELOPMENT, DZ BANK
GERHARD HUEMER, ECONOMIC POLICY DIRECTOR, SMEUNITED

THIERRY

WE NEED TO THINK GLOBALLY ...TO ACT LOCALLY!

THE PANDEMIC SHOWED WE CAN ACT QUICKLY!

WE HAVE TO GREEN OUR BALANCE SHEET!

WE PROVIDE SIMPLE TOOLS!

WE NEED A FRAMEWORK FOR SMEs!

WE HAVE 800 INDEPENDENT BANKS ON THE GROUND!



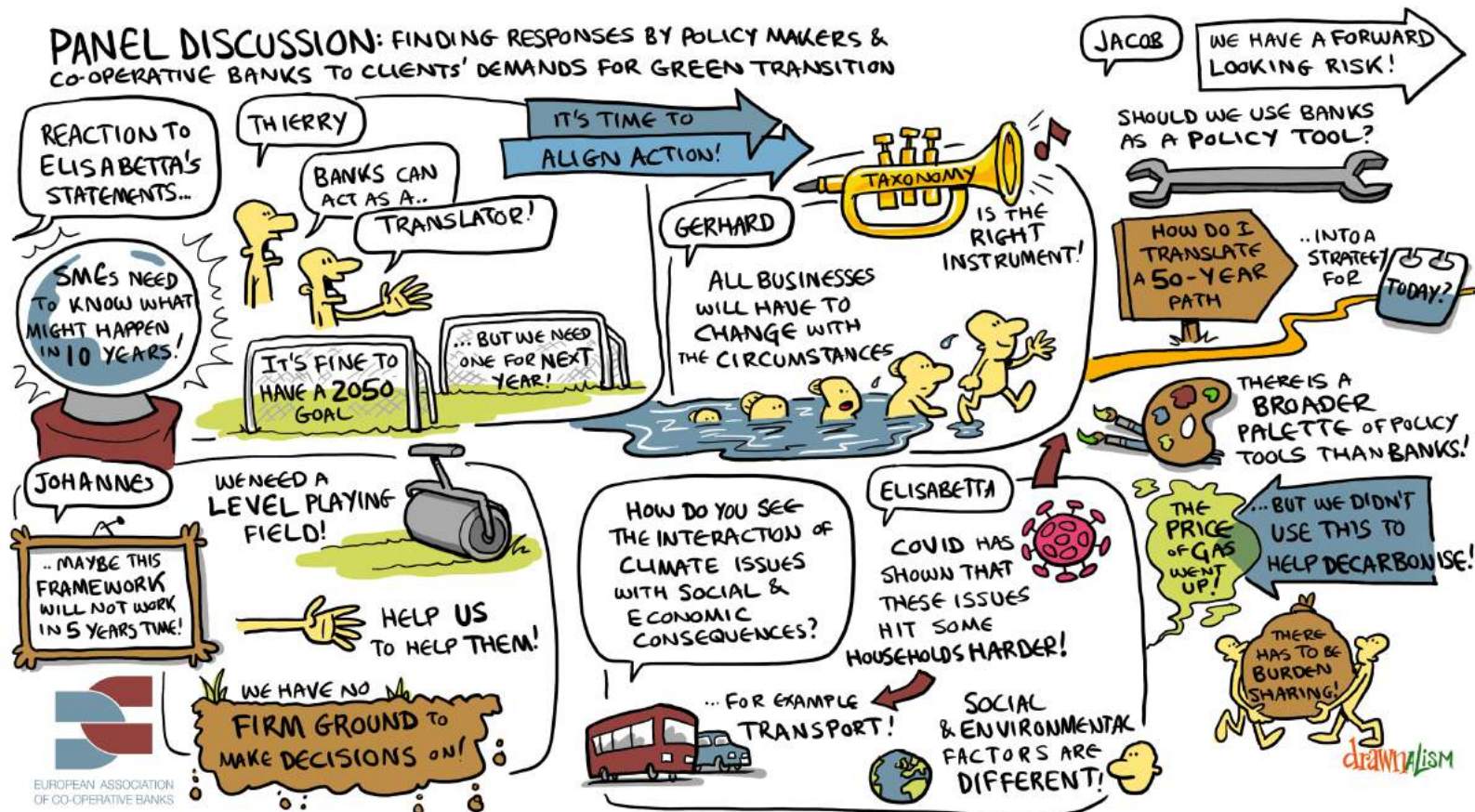
EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

drawn/ism

PANEL DISCUSSION: FINDING RESPONSES BY POLICY MAKERS & CO-OPERATIVE BANKS TO CLIENTS' DEMANDS FOR GREEN TRANSITION



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CONCLUDING REMARKS

BOUKE DE VRIES
CHAIRMAN EACB SUSTAINABLE FINANCE WG

