

INVESTING IN NATURE





Future We Want

Present We Have

IMPACT INEQUALITY – DASGUPTA REPORT

Supply: $G(S)$

G Rate at which the biosphere regenerates

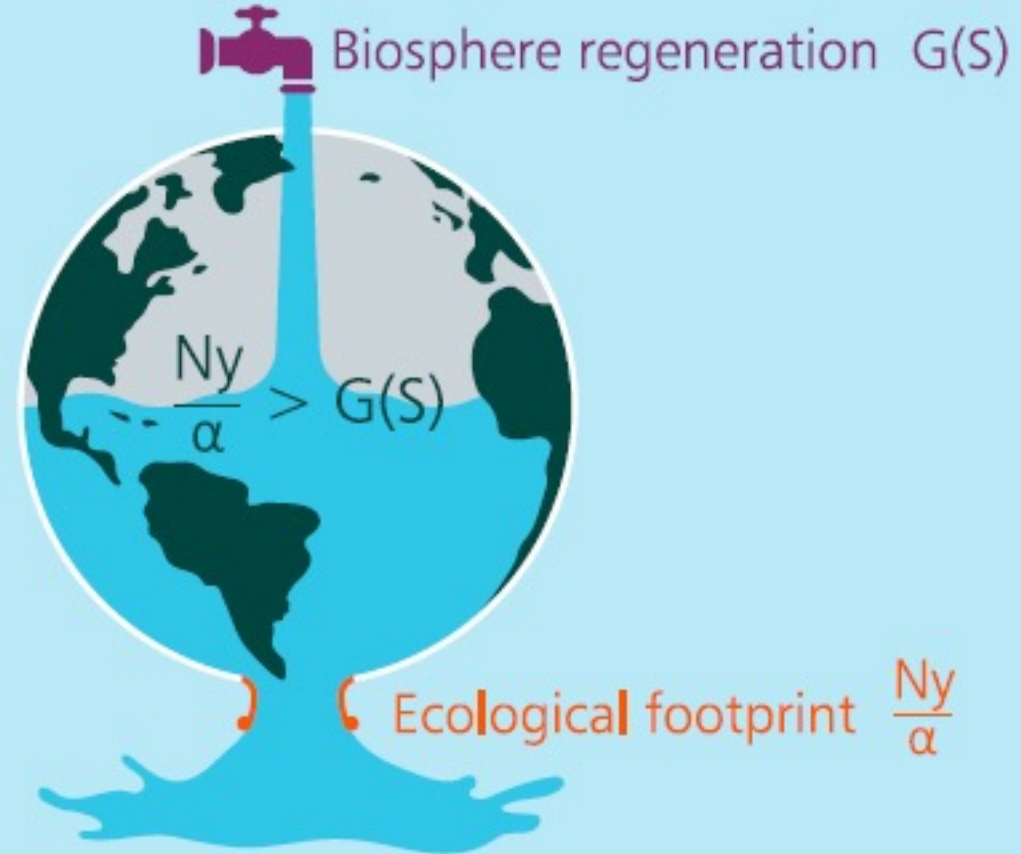
S Stock of the biosphere

Demand: $\frac{Ny}{\alpha}$

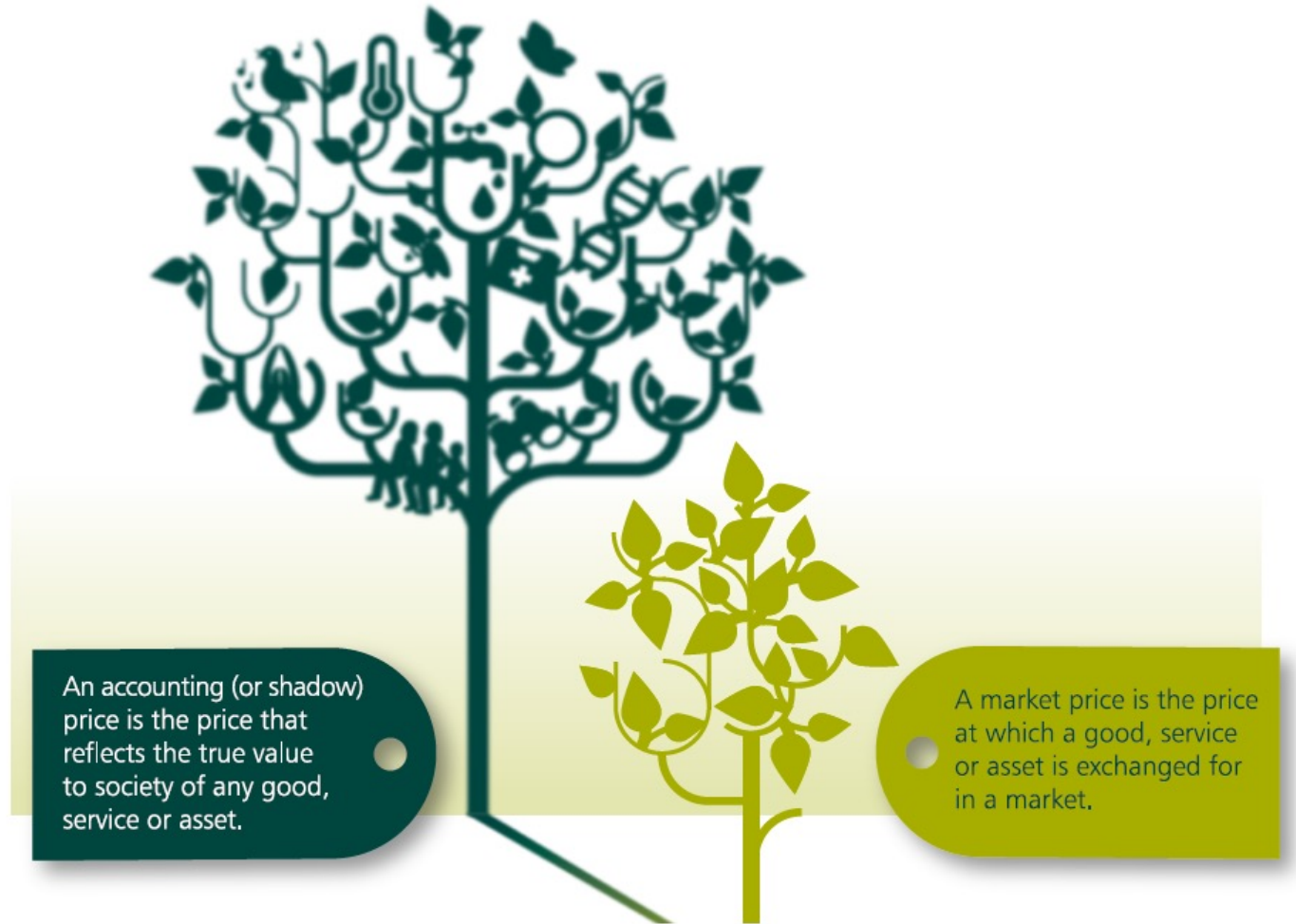
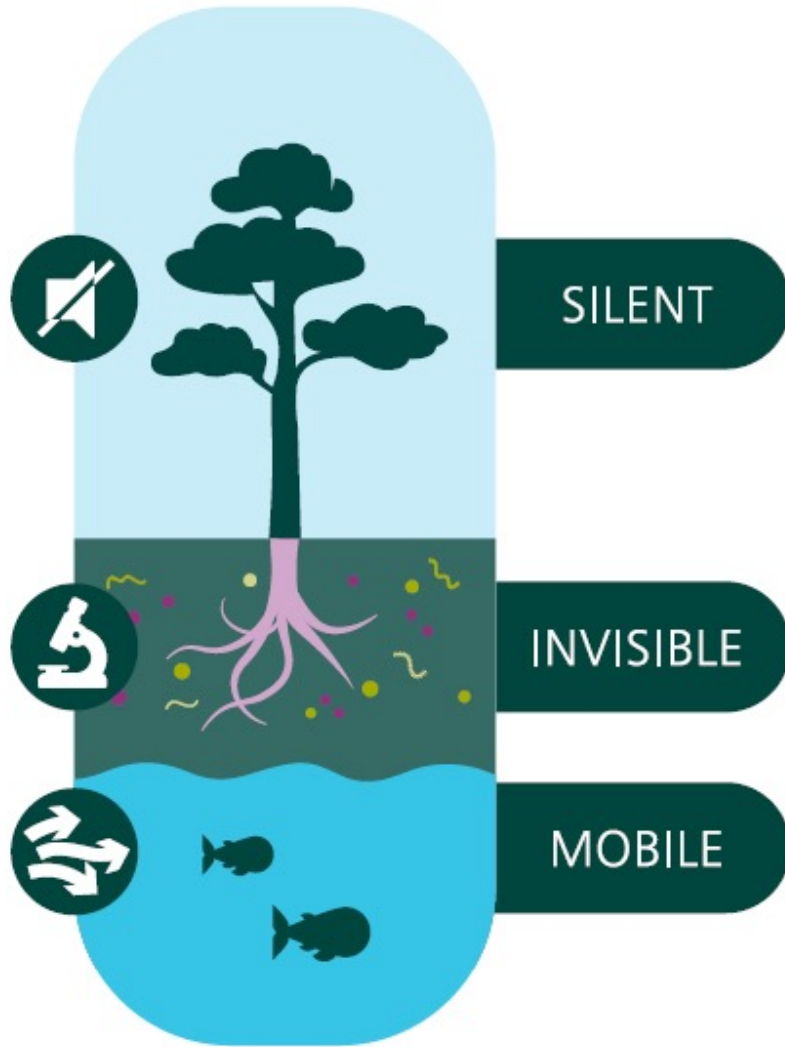
N Human population

y Human economic activity per capita

α Efficiency with which the biosphere's goods and services are converted into GDP and the extent to which the biosphere is transformed by our waste products



VALUING NATURE – DASGUPTA REPORT



PAYMENT FOR PROTECTING ECOSYSTEM SERVICES

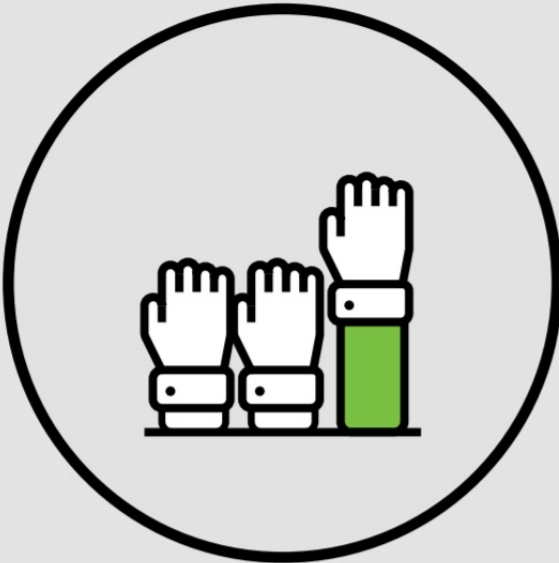


GREEN STRATEGIES – LAND MANAGEMENT SCHEMES



TRANSFORMING FINANCIAL SYSTEMS - BANKING

Why now?



GREEN BANKING PRINCIPLES



PRINCIPLE 1: **ALIGNMENT**

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.



PRINCIPLE 2: **IMPACT & TARGET SETTING**

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.



PRINCIPLE 3: **CLIENTS & CUSTOMERS**

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.



PRINCIPLE 4: **STAKEHOLDERS**

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.



PRINCIPLE 5: **GOVERNANCE & CULTURE**

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.



PRINCIPLE 6: **TRANSPARENCY & ACCOUNTABILITY**

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

NATURE'S NUMBERS - ACCOUNTING



GREEN
BONDS





CLIMATE FUNDS

519



0.14

\$118.48



6.22



