

Meitheal na Gaoithe Kilkenny

7th May 2010

Steve Moore
Relationship Manager, Environment Team

Lending Sectors

Social / charitable



Organic Farming and Fair Trade



Environment



Positive Social and Environmental impact

Transparency:

- 'Inspiring Change' published annually
- connects savers and borrowers
- lists all organisations Triodos lends to
- online "Google Map" version now available



Triodos Bank

Inspiring
Change
2009/10

What we do with your money.

The Environment Team

Recycling



In Vessel Composting and
Anaerobic Digestion



Renewable Energy
Wind, Hydro & Solar

Triodos Group – 2009 results

- €4.9 billion of assets under management (up 30%)
- 242,000 customers (up 27%)
- €100,000,000 capital raising (over-subscribed)
- €9,500,000 net profit (6% down)



Financial Times 'Sustainable Bank of the Year' 2009



Queens Award for Sustainable Development

Triodos Group Committed to Renewable Energy

- Financed first wind turbine 1987
- Lending over €570,000,000 into renewable energy
- Supporting 950MW installed capacity across 275 projects
- Includes wind, hydro, solar and some biomass
- Loan growth of over 30% in 2009
- Maintained as a third of our overall lending

Figures as at 31/12/09

Triodos Bank- UK & Ireland Committed to Renewable Energy

- Our renewable energy lending includes:
 - 35 operating onshore wind farms (103 turbines / 114MW)
 - 13 hydro-electric projects
- In addition:
 - 10 wind farms in construction or proceeding through due diligence
 - Heads of terms in issue and strong pipeline of projects
 - Significant lending growth in 2010

Triodos Bank in Ireland

- €43,000,000 million of actual lending or accepted commitments in Irish wind projects being paid out over the next few months
 - further commitments of €16,500,000 have been made
 - the Irish market is typified by the type of independently developed smaller project on which we focus.
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Finance markets

- Banks are more active than 6 months ago
 - Ireland is an attractive market
 - Liquidity still a factor
 - Simple products – firmer prices
 - Equity is becoming the greater problem
 - Confidence / stability
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