

Bolsa de
Barcelona
Pg. Gràcia, 19

SUSTAINABLE AND GREEN FINANCE

Green growth: making the
employees of the banking
sector the key-players of a
responsible economy



Organizan:



Colaboran:



le **B&PE**

member of



WE SUPPORT OUR CLIENTS IN THE DEFINITION AND IMPLEMENTATION OF THEIR STRATEGY: large companies and sectors, from all industries

Our fields, your key issues:

5-10 years-Strategic Review,
Business Plan, Due Diligence

Market forecasts,
anticipation of future markets

Impact of technological
changes, and regulation on
activity, employment & skills

Supply chain, sourcing,
environmental impacts

Sales planning,
Socioeconomic contribution

Corporate finance, Risk
analysis, Integrated Reporting

Mobility, Powertrain,
Land & Air Transportation



Energies



Construction
& Real Estate



360 Approach : Supply / Demand
Technology - Regulation - Externalities



Biomass and its uses



Health



Financial services

Expert in data driven strategy

Mathematical
modelling which is
implemented and involved
worldwide:



At the beginning of the mission: Green Business ?...

After 30 years of fight, we finally get a seat in the Executive Committee !
Things are changing...

Mr. Green

Green Business? Is it an actual topic for us?...

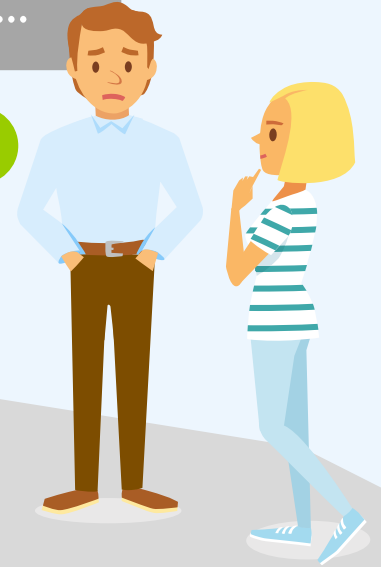
Employees of the sector

I don't really know what to say about it...

HR

We have enough issues with the digital transition and with our transformation issues !

TRANSFO
2020



The Green Times

**Euronext
launches the
« environmental
CAC 40»**

LesEchos.fr

19th September 2018

**« Toronto and Wall
Street are planning
on launching
initiatives to join
the durable
finance
movement »**

novethic

28th September 2018

**How will
Blockchain
digitalize
commodity trading
with :**

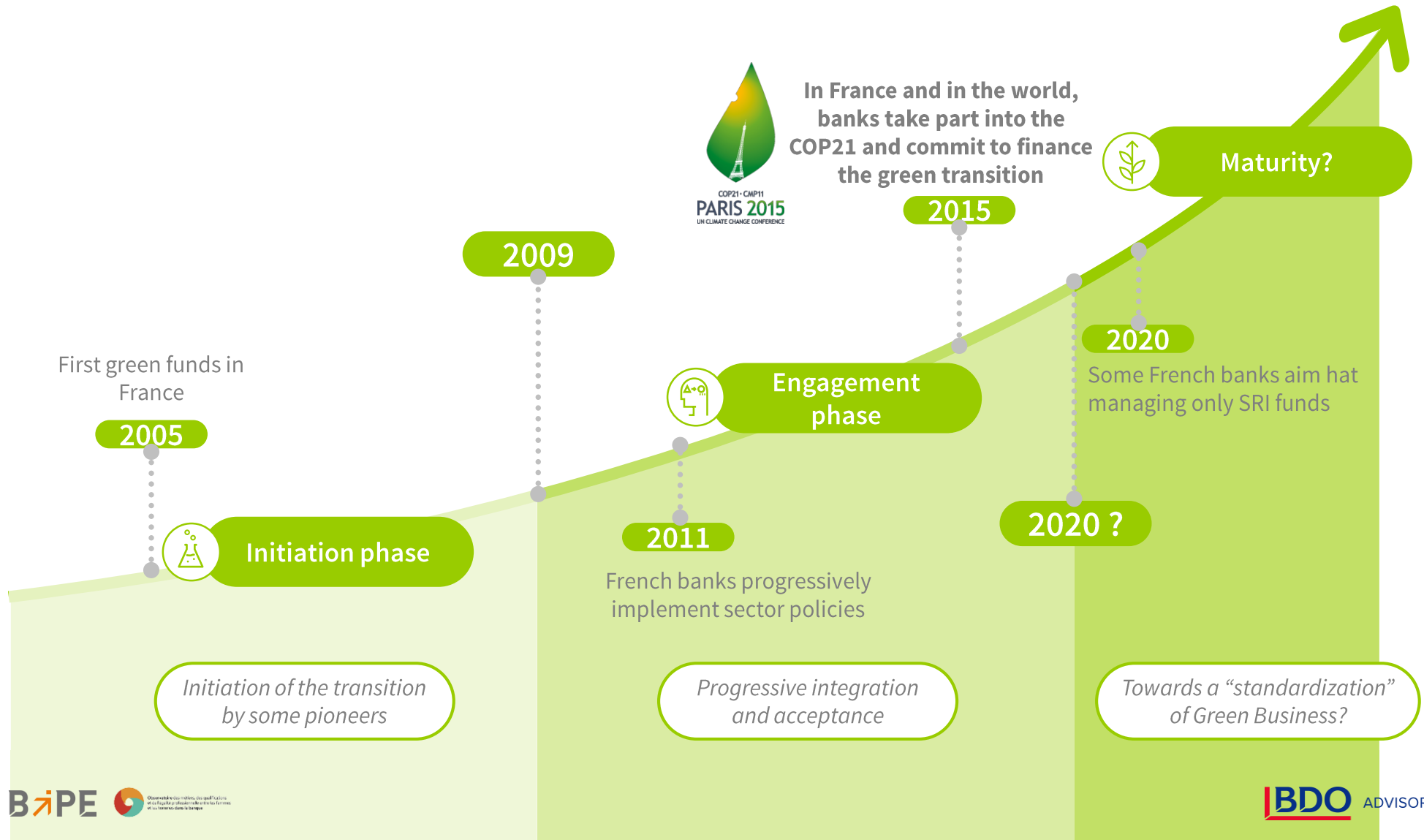


**LA
TRIBUNE**

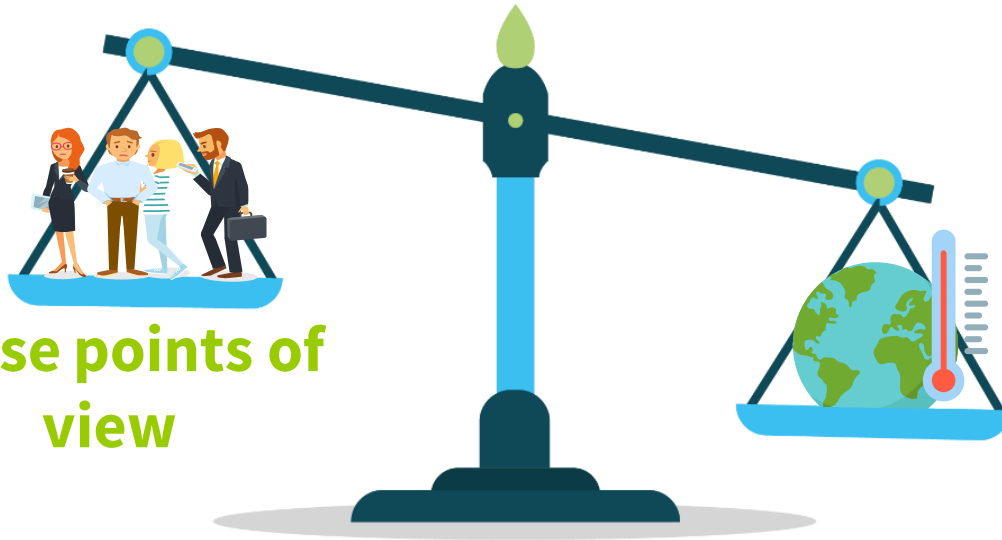
20th September 2018

The green transition is speeding up, it is now structuring the economy

Banks accompany these changes



How to reconcile...



These points of view

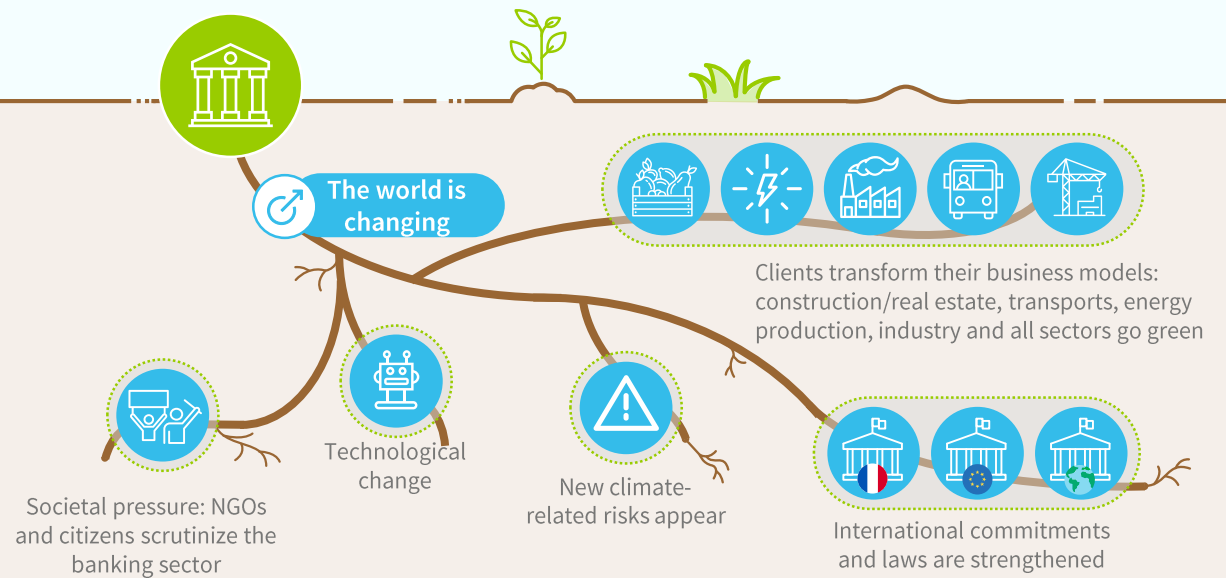
The importance of climate issues, now widely known



1.

**What are the impacts
of Green business on
the banking sector ?**

Banks are key players in a changing world...



To what extent does Green business impact corporate management ?

ALL main functions are impacted by Green Business



Consumers' & stakeholders' increasing expectations regarding Green Business have led to the development of green labels

Strict labels to certify companies' approaches



Source : Ecolabels.fr



Tomorrow, banks will certify Green products thanks to blockchain?

Banks were expected to play a role in blockchain, for the following reasons:

- Banks are trusted third-parties
- Banks know how to safely master data (cf e-commerce)
- Need for a new position in the value chain



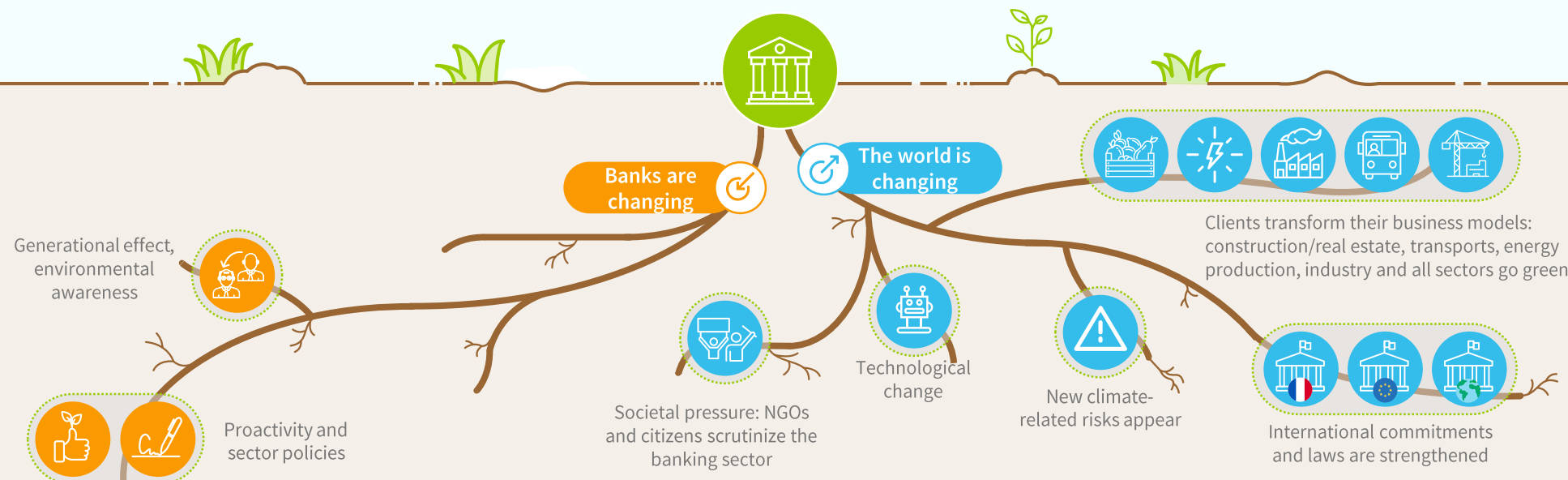
We did it!



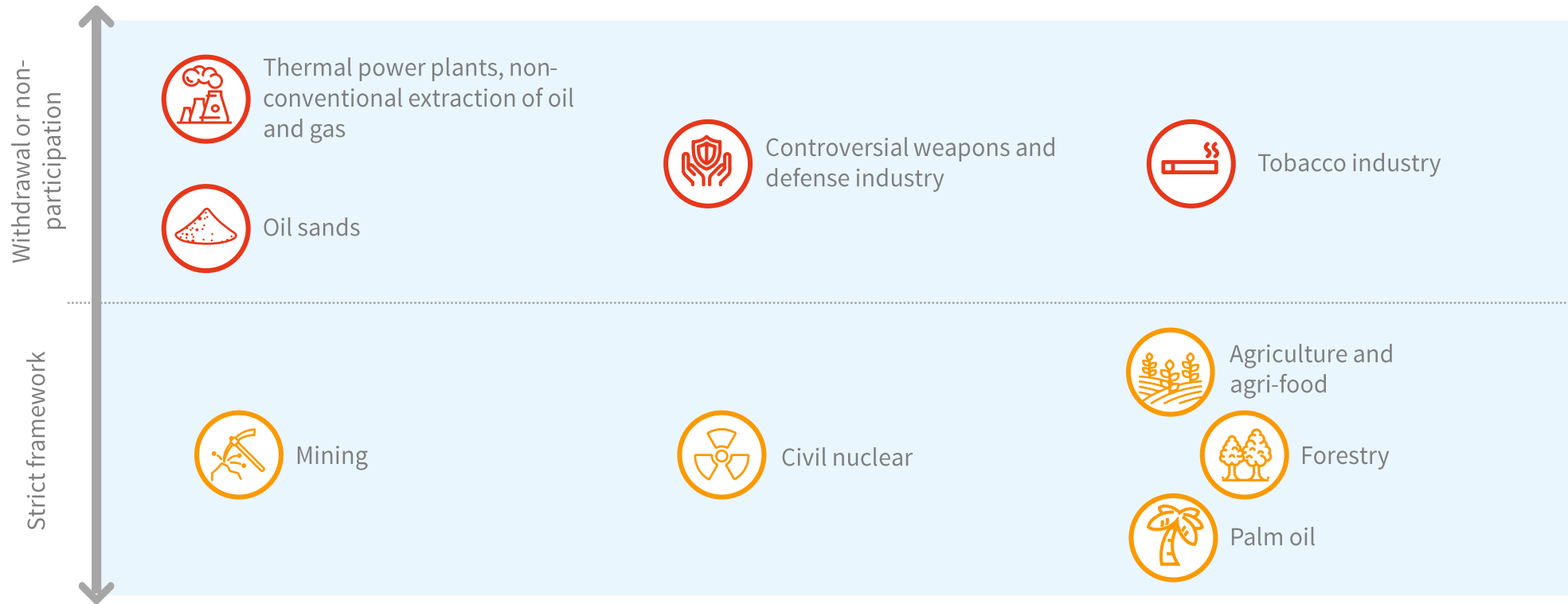
Komgo - blockchain is getting real in commodity trading



Banks are key players in a changing world...



Banks' sector policies limit and frame investment in environmentally sensitive sectors of the economy



SOCIÉTÉ GÉNÉRALE

12

HSBC

7

BNP PARIBAS

9

CA

12

GRUPE BPCE

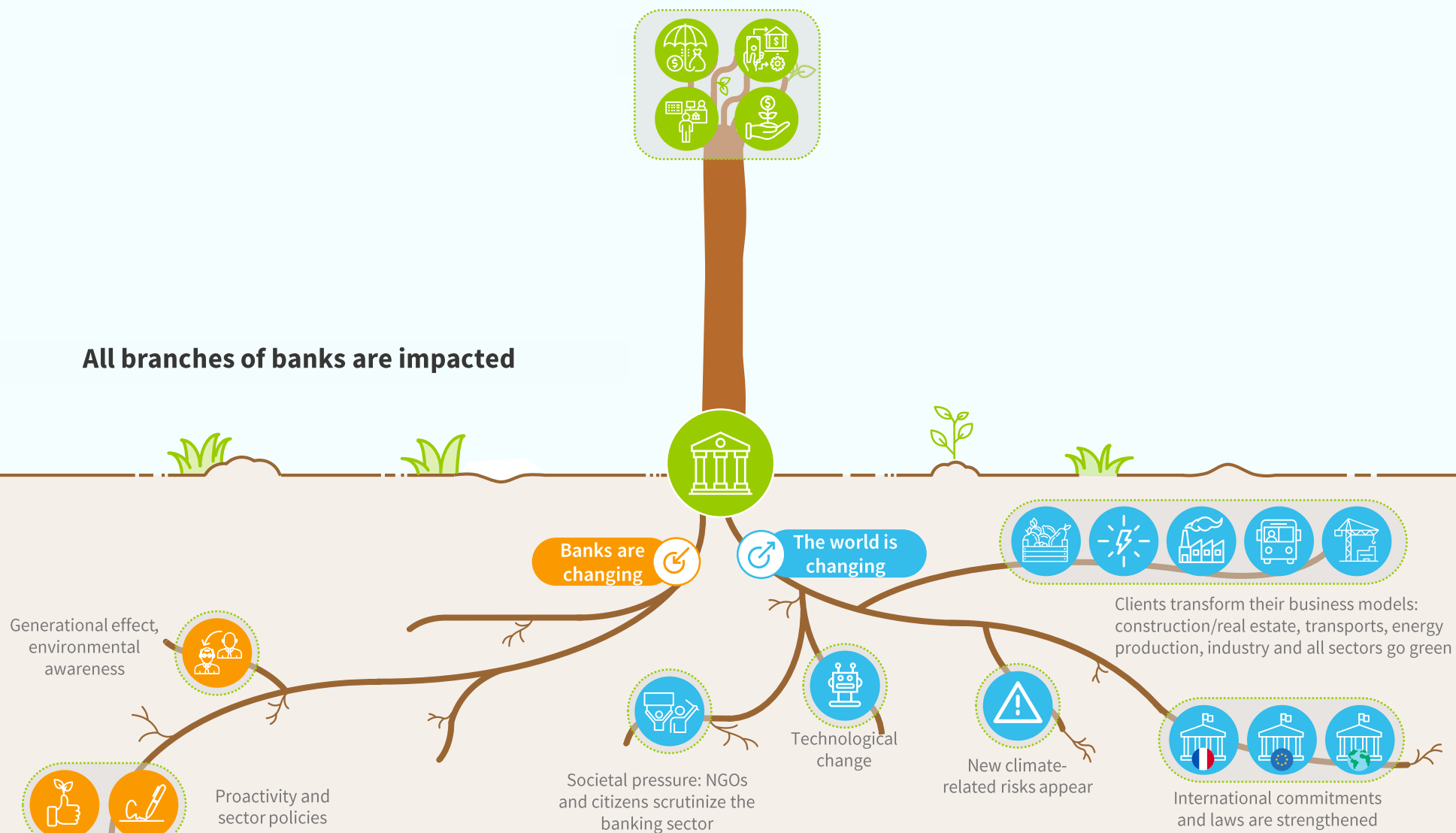
5

Crédit Mutuel

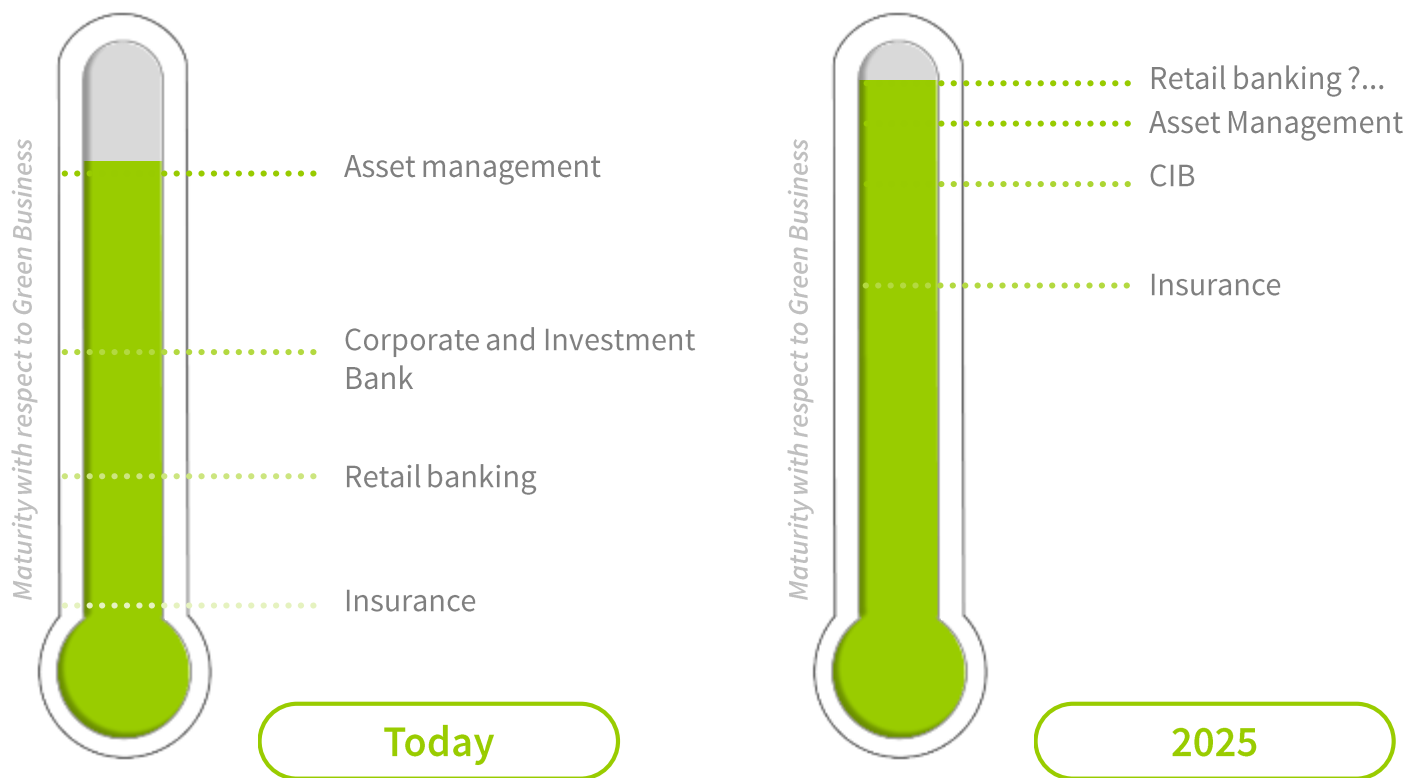
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Amount of sector policy for each banking group

All branches of banks are impacted



But the level of maturity differs...



Today

2025

Generati
enviro
awa

ss models:
sports, energy
ectors go green



Proactivity and
sector policies

Societal pressure: NGOs
and citizens scrutinize the
banking sector

change

New climate-
related risks appear



International commitments
and laws are strengthened

The green transition is full of opportunities for the banking sector

SRI funds perform as well (or even better)
as classic, non-SRI funds

 SRI  CAC40
+6,8% vs **+4,85%**
T2 2018

Outstanding
amount on the
LDDS:

105 Md€

42% of the amount of
the traditional
Savings account

Greens funds in
France:

10 Md€

+120% vs 2016

32% of the
European market

20,3 Md€

+350% vs 2016

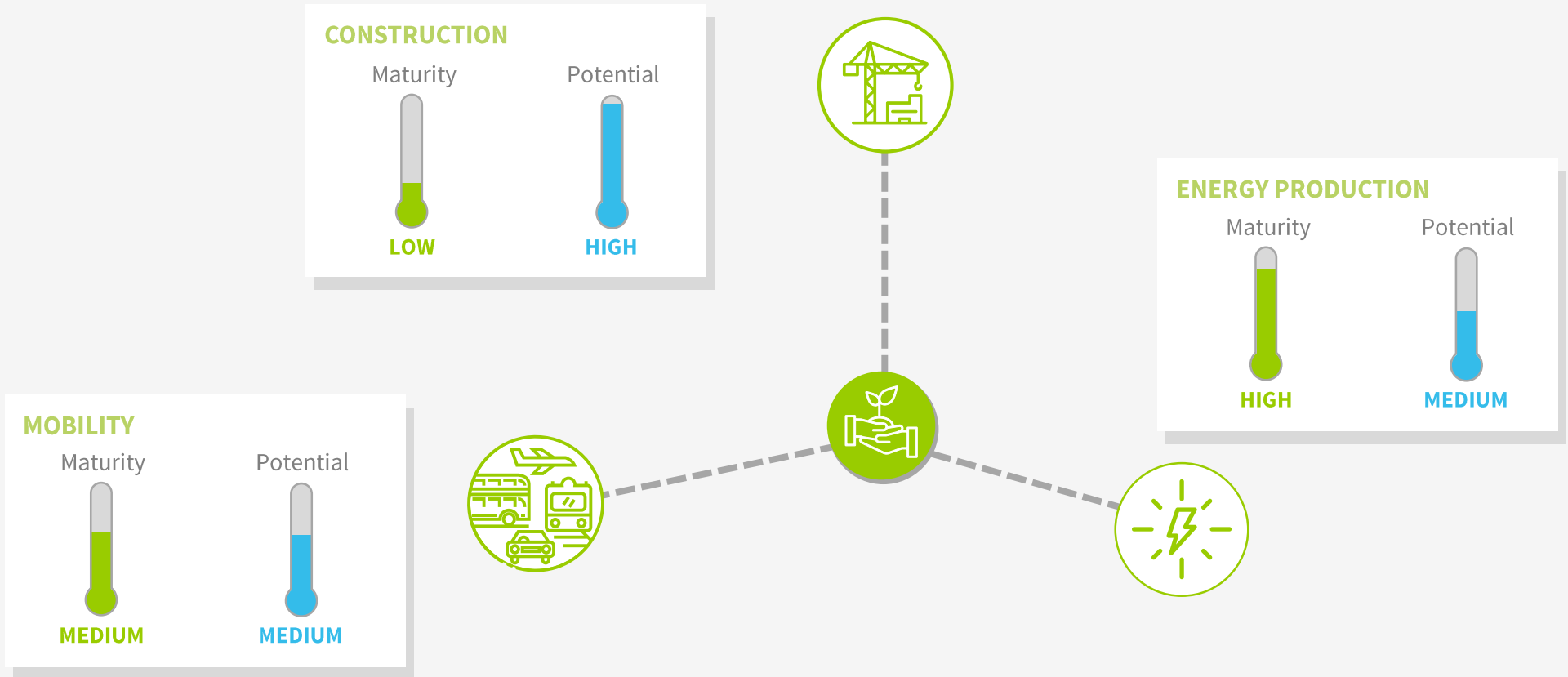
Green bonds issued
in France

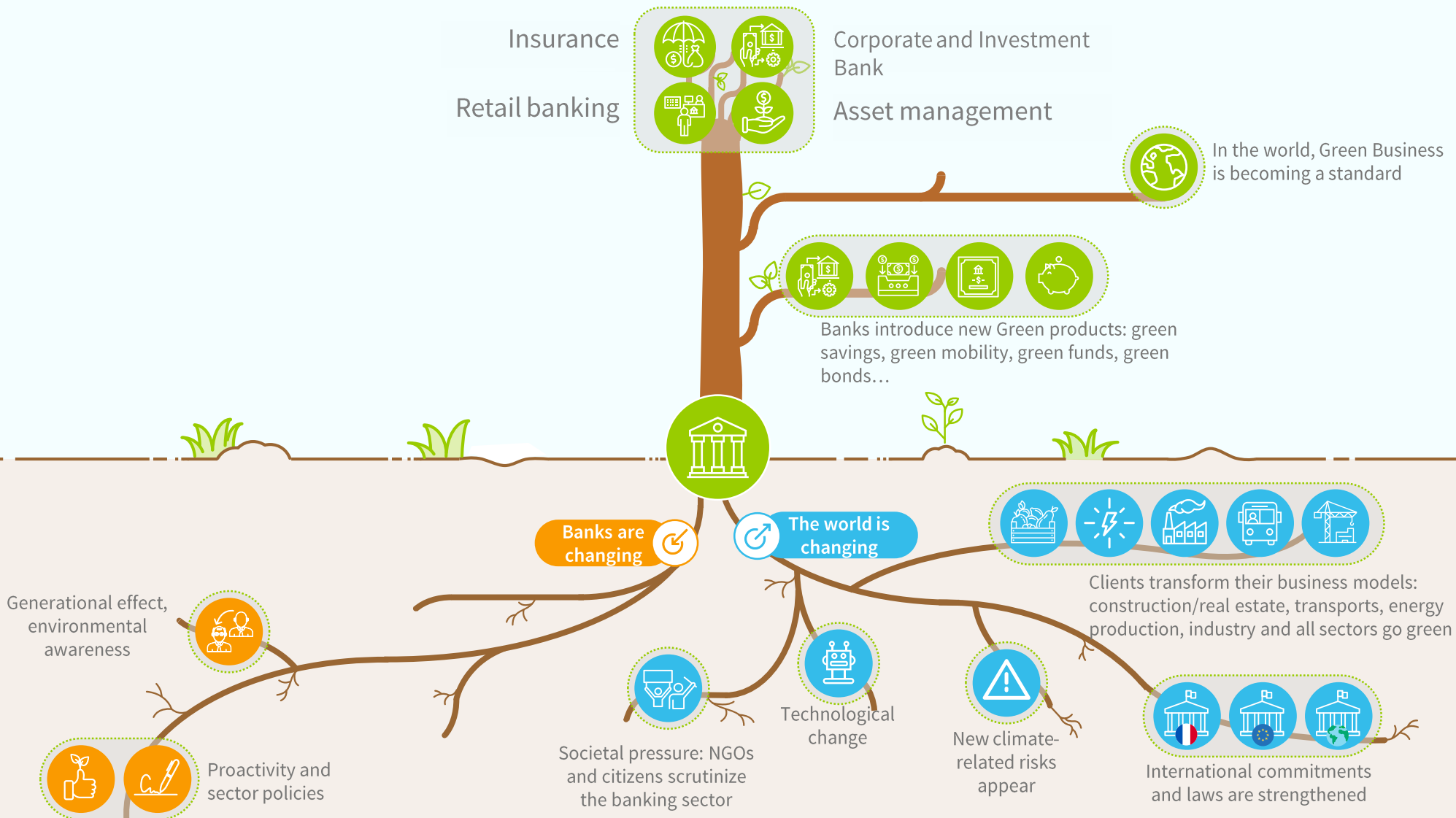
**50 to 70
Md€/year**

Investment needs
for the Green
transition in France

10 to 15% of total
investment

More than 50Md €/year needed to finance the green transition in France by 2030, for the three sectors with the biggest impact on climate! That's about twice as much as the amount mobilized over the last years



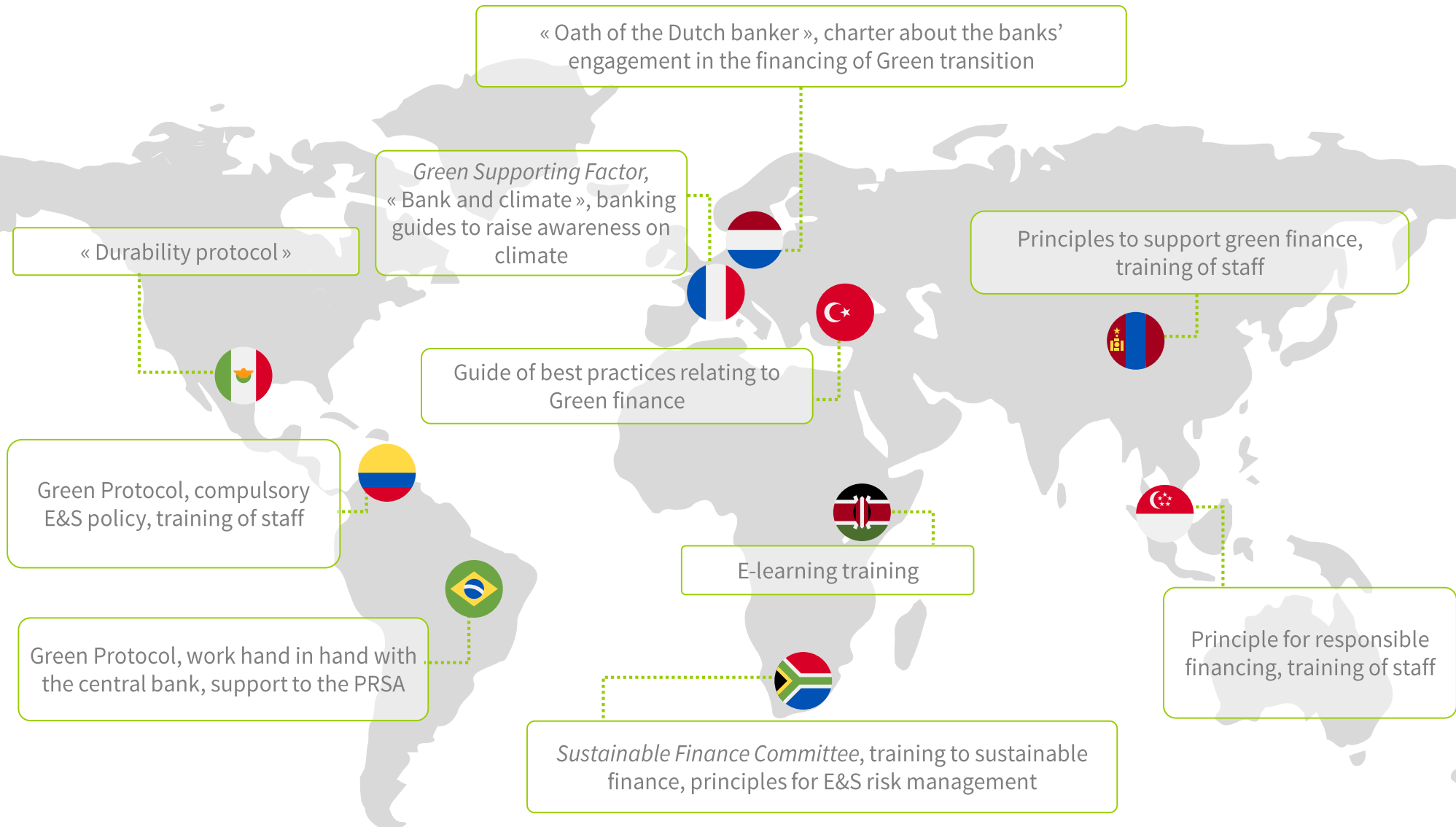


Financial institutions take initiatives all around the world



Source : Banks' websites, UNEP

Banking associations also promote Green Business



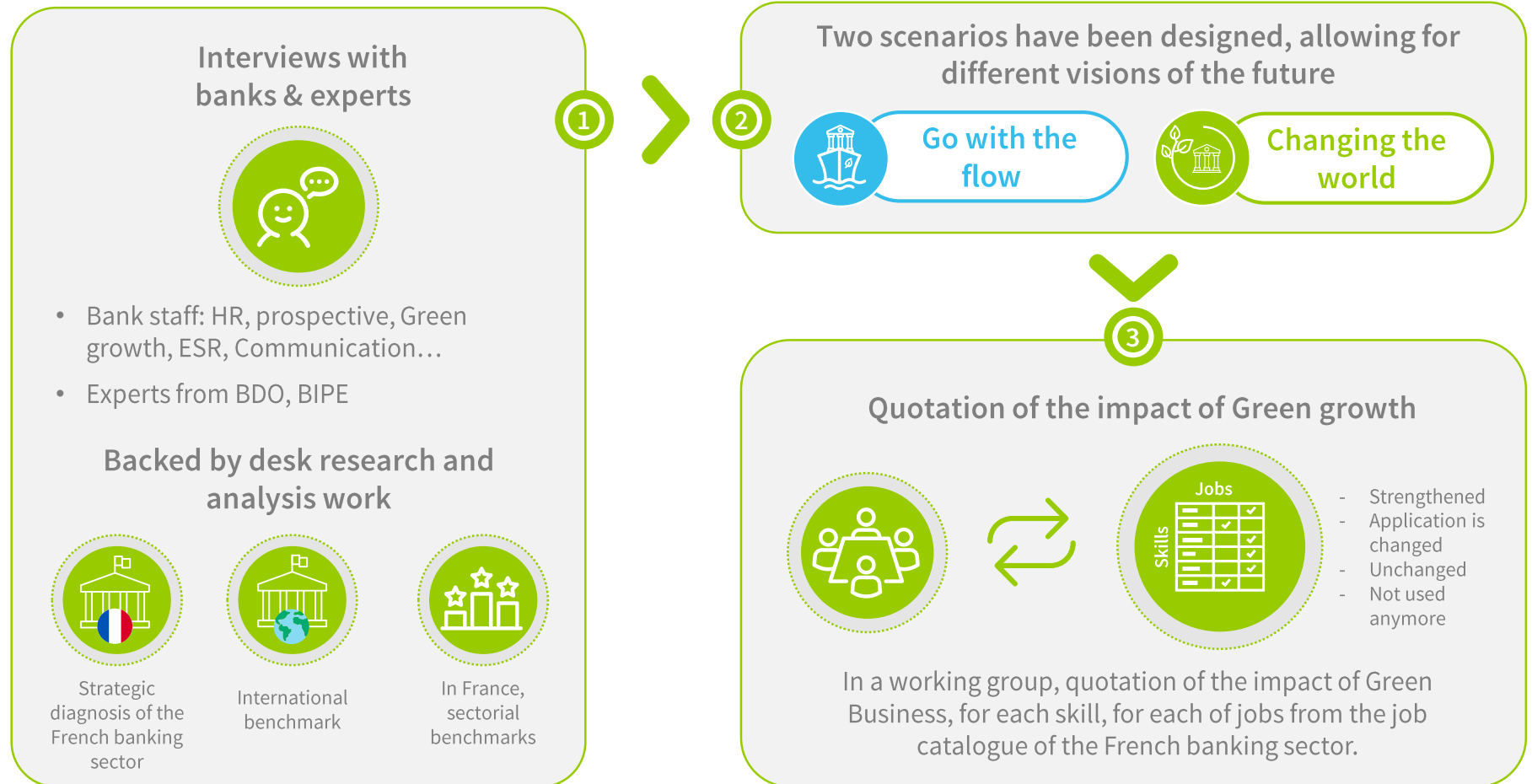
Source : Banking associations, UNEP

Today, Green Business is already a major issue for banks...

What about tomorrow?

How to evaluate the impact on skills and jobs?

- Our approach aims at objectifying impacts that were not well-identified
- A participative approach to co-build and prepare the future



For banks, there are two kinds of scenarios:



Follow the trend, wait for
clients' demands



Contribute actively to
change the world

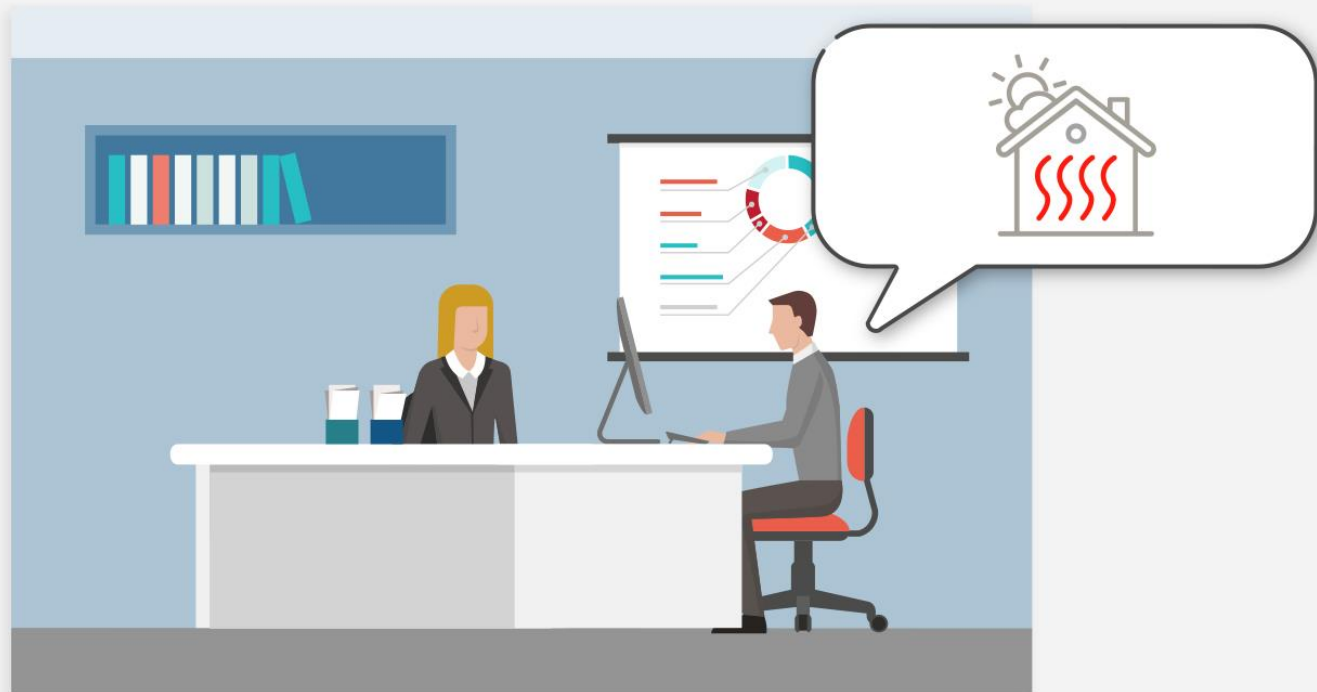
Which strategy for your bank?



2.

What is the impact of Green Business on jobs?

In front of these financing needs and environmental issues,
banking institutions are main actors
of the green transition, so...



1st scenario “go with the flow”:

Banks finance their client's transformations,
at the client's initiative

In front of these financing needs and environmental issues,
banking institutions are main actors
of the green transition, so...



2nd pro-active scenario:

Banks are committed and
accelerate the transition

Green business transforms banks, today and tomorrow... so:



By 2020-2025

**66% of bank staff will be
concerned, in their job,
by green growth**

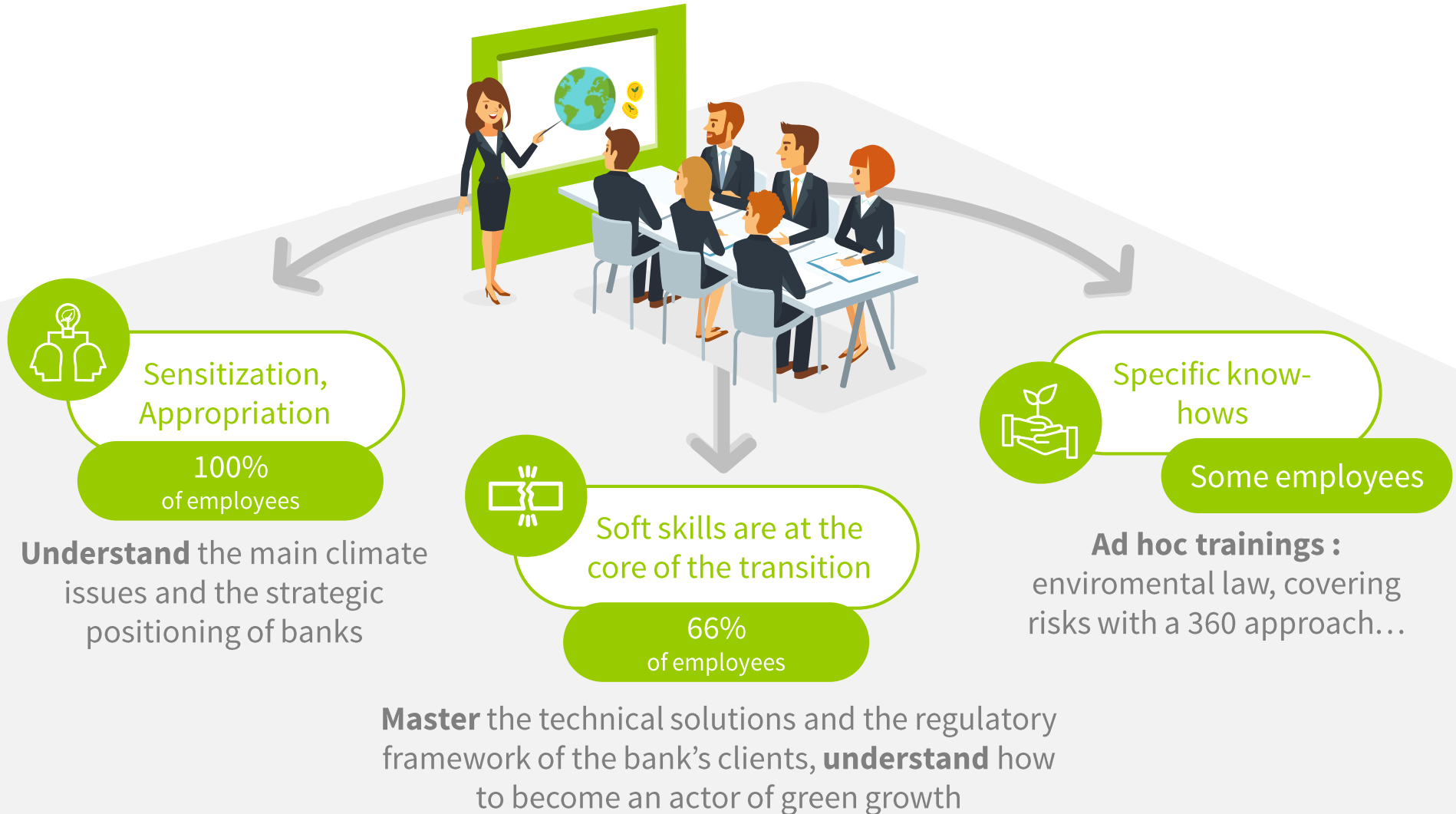
Green business transforms banks, today and tomorrow... so:



And 100% of employees are to be involved

There is an expectation of internal/external coherence of the banks' strategies

With Green Business, staff needs to be trained. This training is central in order to catch the opportunities related to Green growth



The Kenyan banking association aims at training 30 000 employees: an e-learning training platform that works!



E-learning training accessible to all employees of the Kenyan banking sector (30 000 employees)



Goal: familiarize employees with the role played by banks in sustainable development



About **2 days** of online training



One goal: train **100% of employees** (to date: 80% have been trained) !



6 modules with associated quizzes:

Introduction to Sustainable Finance and the Kenyan Sustainable Finance Principles

Social and Environmental Risk Management in Financing Activities

Sustainable Finance: A New Frontier with Financial Growth Opportunities



5 case studies

Green business : an opportunity for the Human Resources in banks





Green growth is a groundswell of the economy. Banks are leaders in the field.

It is an opportunity for banks. Do they want to follow the trend or do they want to be a committed player of Green growth ?



Making Green Business an understandable part of banks' strategies, shared with stakeholders and staff.

Banks' green strategies need to be coherent and make sense, both internally for the bank and for clients.

100% of bank staff has to be involved in the Green transition.



Green Business does not create new specific skills. Specialized know-hows become more important.

2/3 of employees in the banking sector will see their skills, or the way they use them,

concerned by Green Business as it introduces more complexity and a need for a 360 approach of the clients' needs

Staff training plays a key role and needs to be adapted to the issues at stake.



Green Business does not create jobs, with the exception of a few sectorial experts ;

Overall, Green Business has **a positive effect on employment** thanks to the volume of business generated



Making Green Business a lever of attractiveness for banks: increase external communication, widening of the recruitment pool, increase employability, rethink career paths to increase attractiveness and motivation.

Green growth: making the employees of the banking sectors the key-players of a responsible economy

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