# KampC

October 2018

Triodos Bank

# Triodos Bank: vision

## Triodos Bank finances sustainable change

Triodos Bank is the only bank that focuses, in all its activities, on sustainability and transparency. It is precisely with this intention that the bank was founded in 1980: thanks to the money that savers entrust to us, to have a positive impact on the world in which we live.

Therefore, we only finance organisations and companies that undertake in a way that respects people and the environment, and therefore contribute to positive growth through projects in renewable energy, quality care, sustainable real estate, culture or the social economy.

With these companies we want to start a dialogue.

THERE IS NO PLANET B.

# Banking: principles

→Revenues assessment?

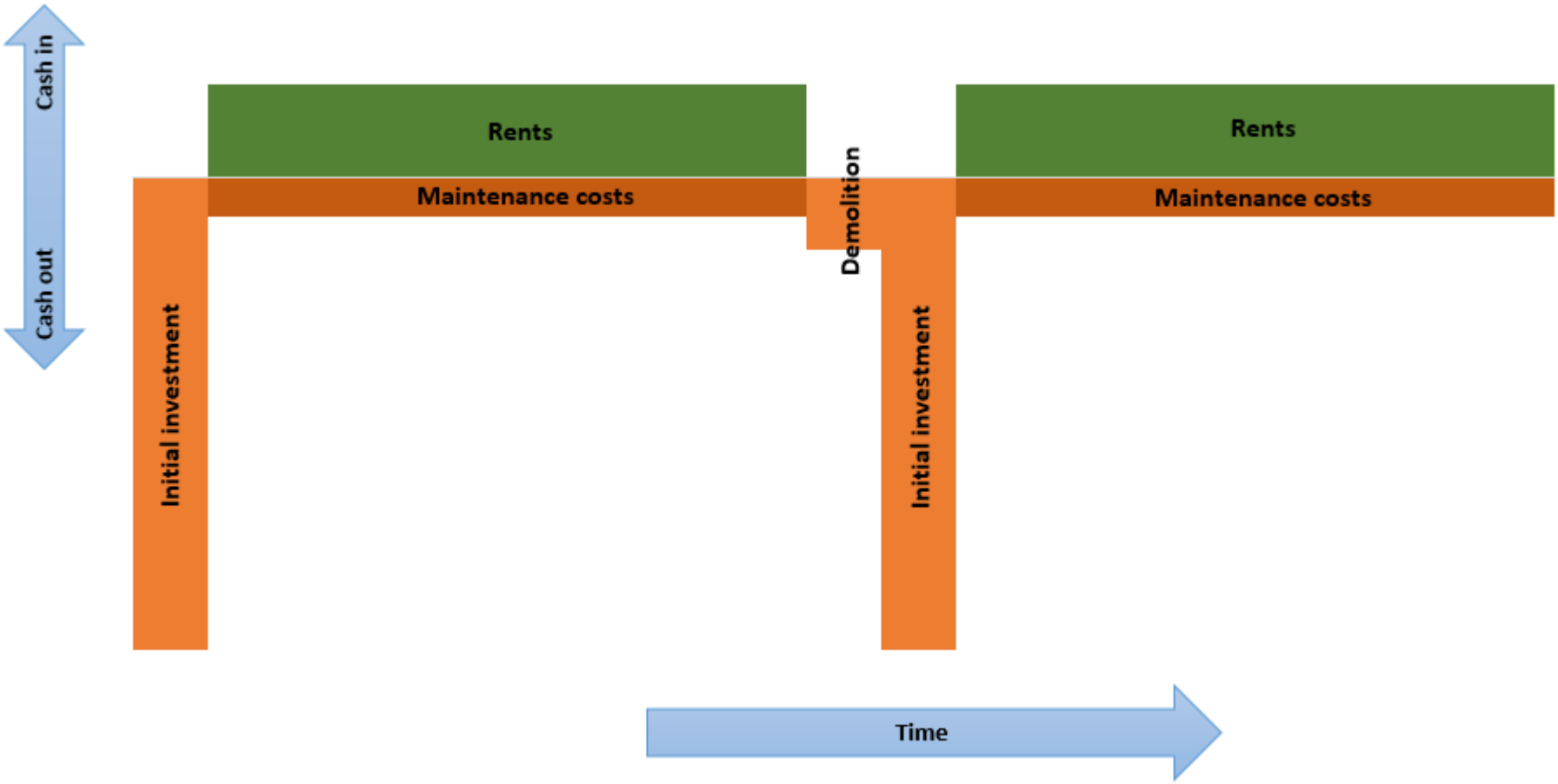
Cash flow

Forced sale

→Value assessment?

# Asset financing: the classical way

## Life cycle cash flows



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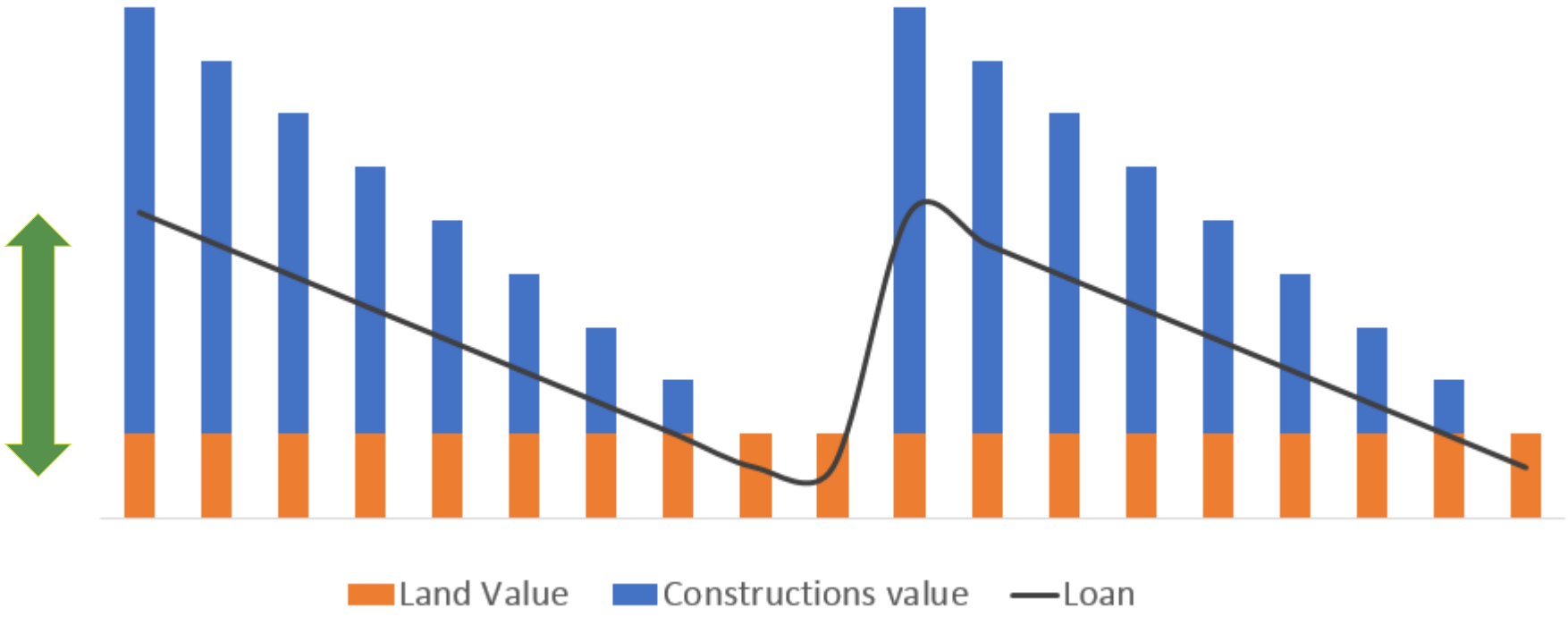
# Asset financing: the classical way

## Asset value and loan evolution



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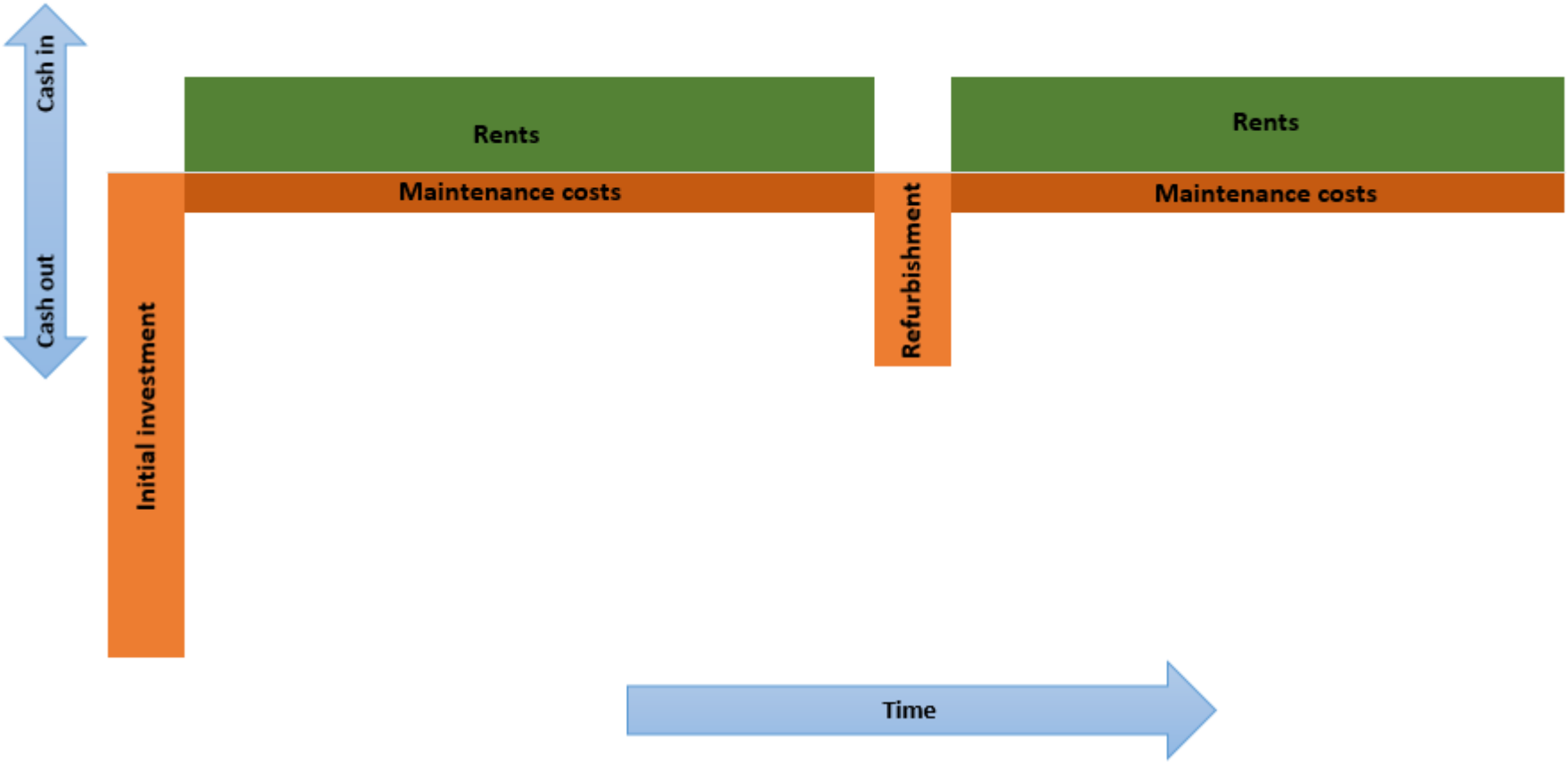
# Asset financing: circular building

## Life cycle cash flows



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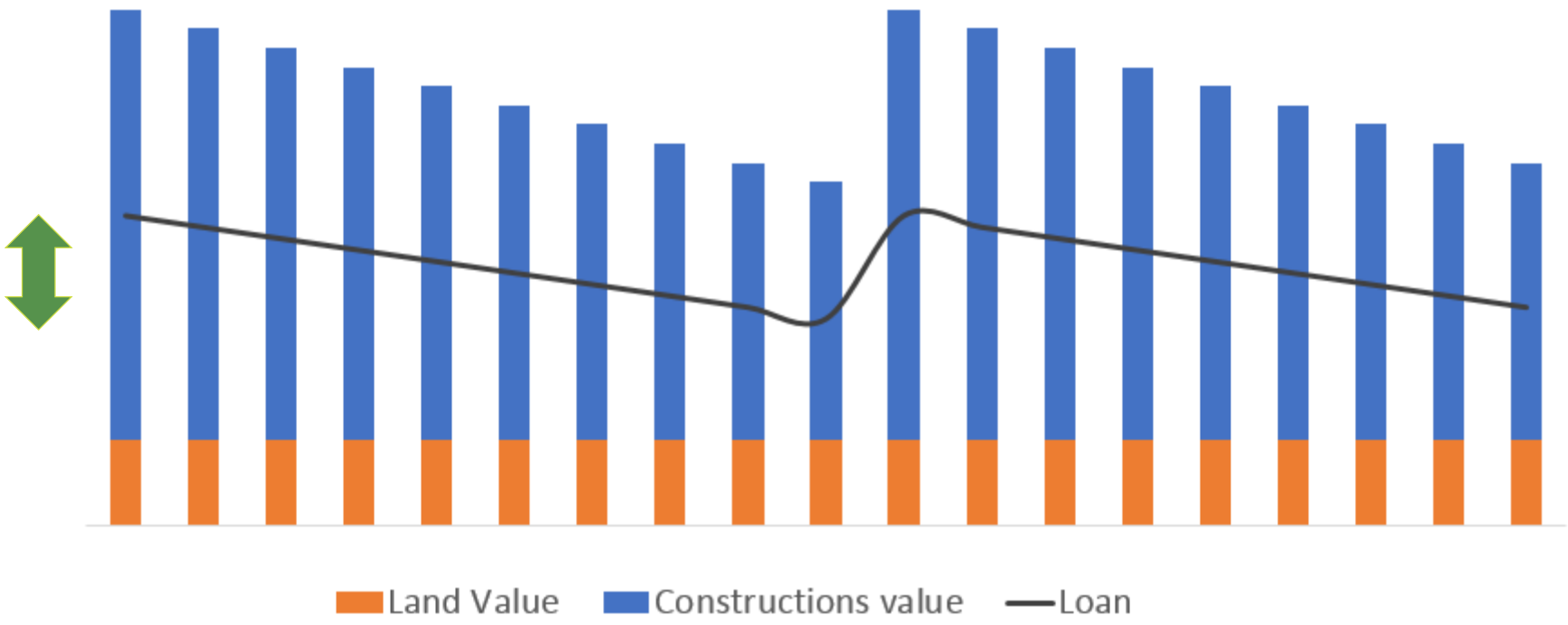
# Asset financing: circular building

## Asset value and loan evolution



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# Asset financing: the classical way

## Value chain

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# Asset financing: circular building

## Split of financing (leasing): the challenge

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## Asset financing: circular building

Residual value of material: impact on loan structuring?

Residual value = ∫

- Obsolescence
- Disassembly costs
- Future demand (substitution)
- Future availability
- ...

→ Residual value??? → Financing???

# Triodos HQ: circular building

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