



ASN Bank & Biodiversity

asn  bank

Background

Dutch retail bank, founded in 1960, part of Volksbank Group

Strong focus on sustainability, three pillars:

- Climate
- Human rights
- Biodiversity



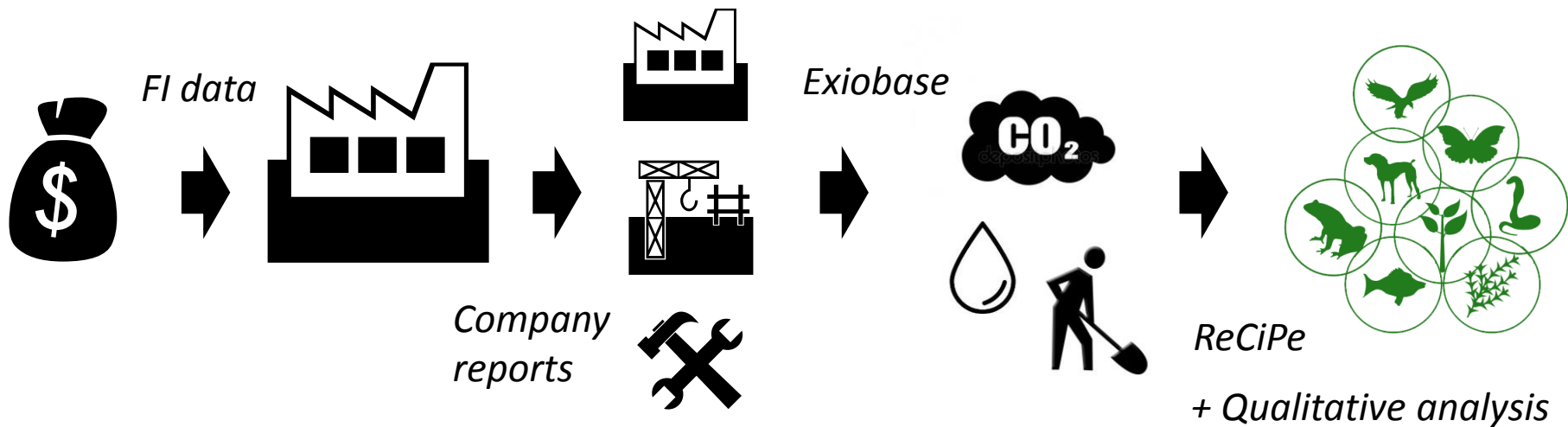
Biodiversity

- In 2014 started our biodiversity journey
- Challenging
- Development and testing of methodology
- Stakeholder consultation
- Finetuning
- Calculation of ASN bank's biodiversity footprint

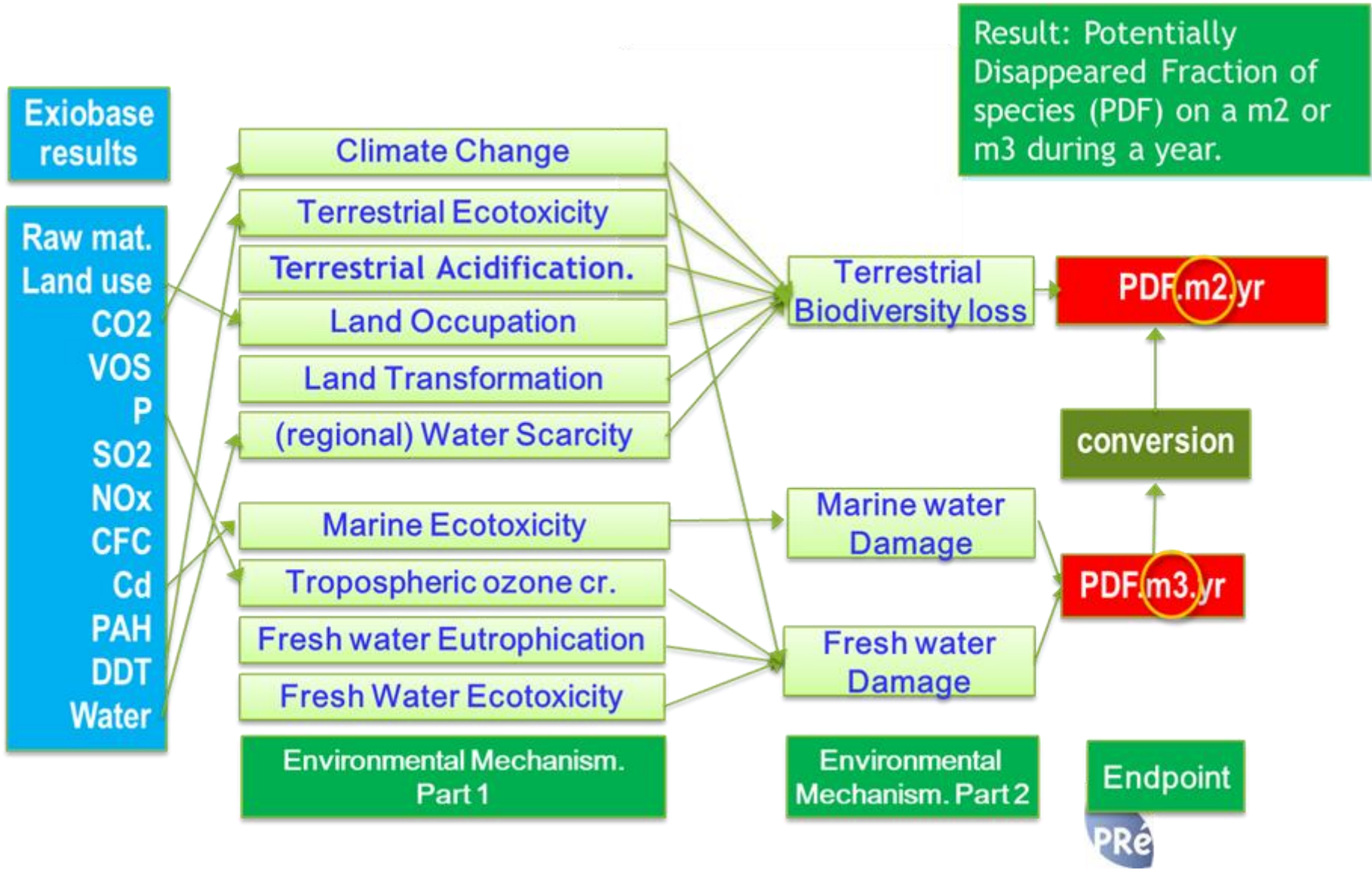
ASN & biodiversity

- In 2018 we started cooperation with CDC Biodiversité, ACTIAM and Finance in Motion.
- Importance of finding common ground
- Invitation
- Contact: roel.nozeman@asnbank.nl

Biodiversity Footprint Financial Institutions (BFFI)

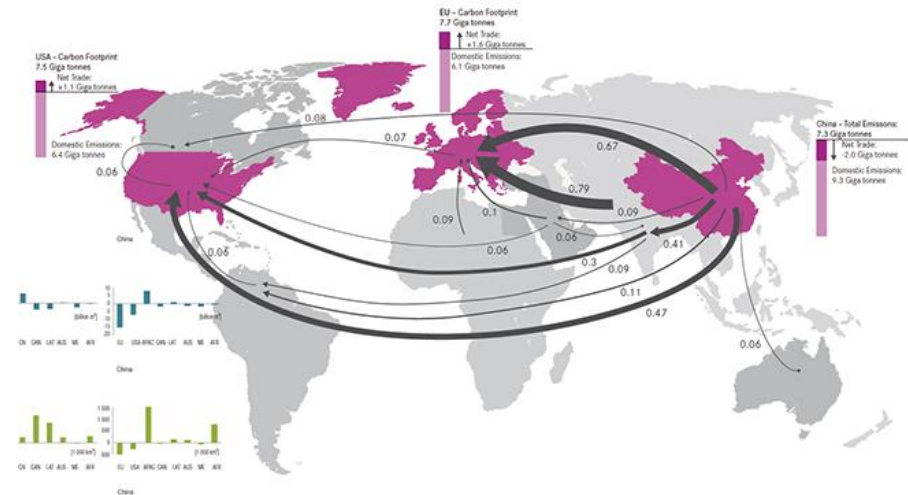


To identify biodiversity impact **hot spots & drivers** on a **portfolio** level ⇒ Compass
⇒ Need to zoom in?



Data: Exiobase

- Worldwide model of 90% of all economic activities and their impact: 170 sectors in 43 countries and 5 'rest of the world' regions



- All trade flows between these sectors and countries (a few million)
- Most important emissions, land use and social data per sector, per Euro
- Developed in 10 years time in three EU research projects

Potentially Disappeared Fraction of Species (PDF.m².yr)

If the impact is 3 PDF.m².yr:

3 m² has lost all its species during a year (PDF = 100%)

30 m² has lost 10% of its species during a year

3 m² has lost 10% of its species during 10 years

We only know the combined effect, we use the first interpretation

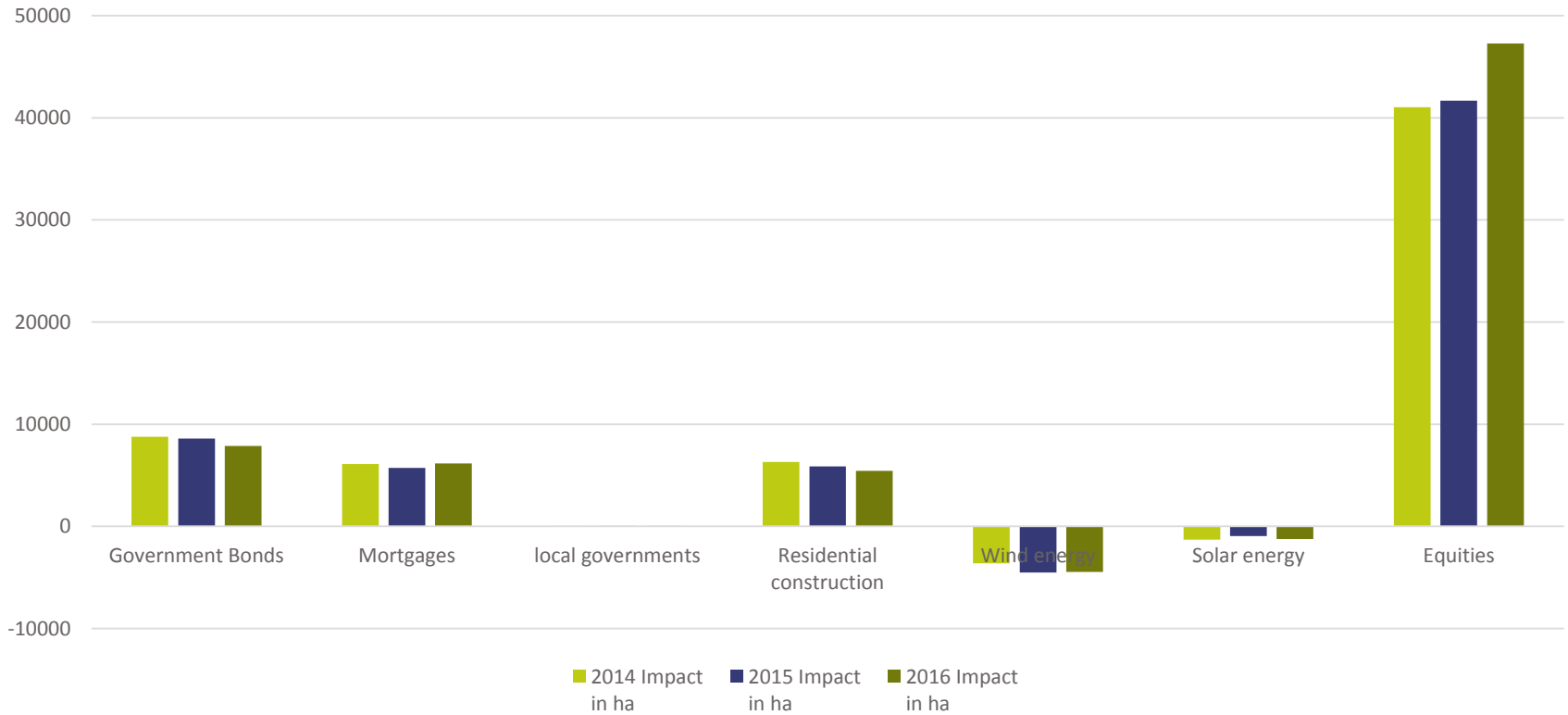
If ASN keeps the investment for one year, the unit becomes m².yr/yr

⇒ the unit is m² for each year the investment is maintained

⇒ How many m² with 100% biodiversity loss for each investment?

Use with ASN Bank

Biodiversity impacts in hectares (ha)



Use with ASN Bank

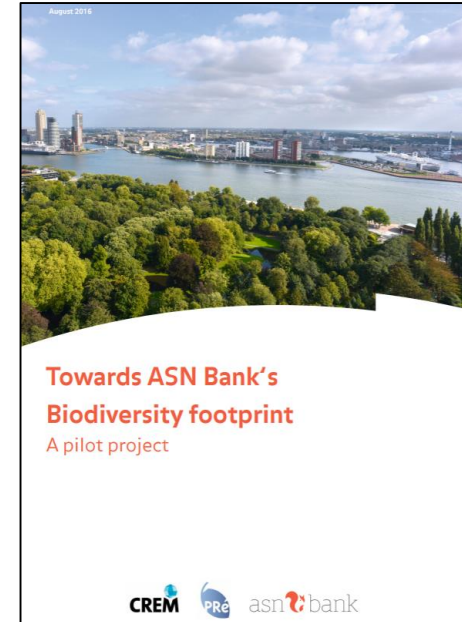
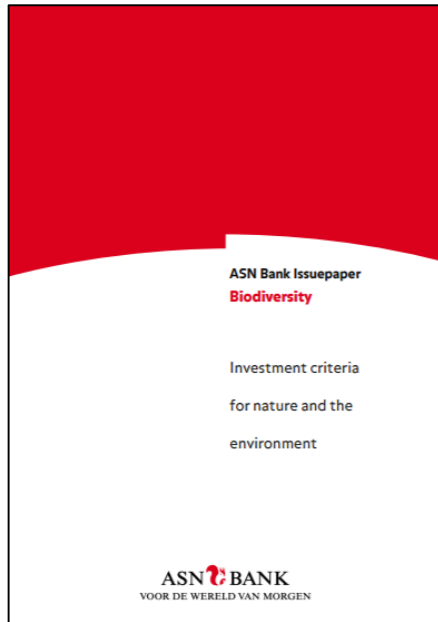
Indexes in m²/€



Strengths & weaknesses

- Is widely used and well accepted (2008 version)
- Up to date (2016 version)
- Good review in EU commissioned assessment of methods
- Is transparent and free of IP; all models have appeared in peer reviewed journals
- Still being updated
- Cannot be very specific and regionally specified
- Uncertainties are significant: EU review: 'handle with care'
- Although broad scope, not all impact drivers are covered
- Not yet responsive to measures companies (average sector data)
- Link with Exiobase not optimal

Further reading BFFI



<https://www.asnbank.nl/algemeen/duurzaamheid/duurzaamheidsbeleid/biodiversiteit/no-net-loss-of-biodiversity-in-2030.html>