

SBTi portfolio target coverage overview Triodos Bank N.V. (base year 2020)					
Asset class	Activities	% total lending and investment	% of Activity covered in validation	Target setting method	Description & rationale for exclusion
Project finance & corporate loans in energy	Energy project finance	13%	100%	Portfolio coverage / NA	Whole portfolio related to renewable energy only
Equity	Listed equity	11%	100%	SDA + Portfolio coverage	
	Derivatives	0%	NA	NA	Out of SBTi framework scope
Bonds	(Sub)Government bonds	9%	NA	NA	Out of SBTi framework scope
	Corporate bonds	2%	100%	SDA + Portfolio coverage	
Private equity	Private equity	2%	100%	Portfolio coverage	
Corporate loans	Corporate loan: commercial real estate	5%	100%	SDA	
	Corporate loan: fossil fuel sector	0%	NA	NA	Triodos Bank does not finance the fossil fuel sector
	Corporate loan: forestry and nature	0%	100%	Portfolio coverage / NA	Whole portfolio related to sustainable forestry and nature development only
	Corporate loan: other sectors	10%	100%	Portfolio coverage	
	Corporate loan: SMEs	12%	0%	NA	Not feasible to have SME's set individual targets for now
	Corporate loan: short term loans (<1 year)	0%	NA	NA	Out of SBTi framework scope
Consumer Loans	Residential mortgages	14%	0%	NA	Triodos Bank targets an inclusive transition, current target is below minimum B2DS target
	Other facilities	0%	NA	NA	Out of SBTi framework scope
Cash	Cash and cash equivalents	20%	NA	NA	Out of SBTi framework scope
Other	Municipality loans	2%	NA	NA	Out of SBTi framework scope
<b>Total</b>		<b>100%</b>			