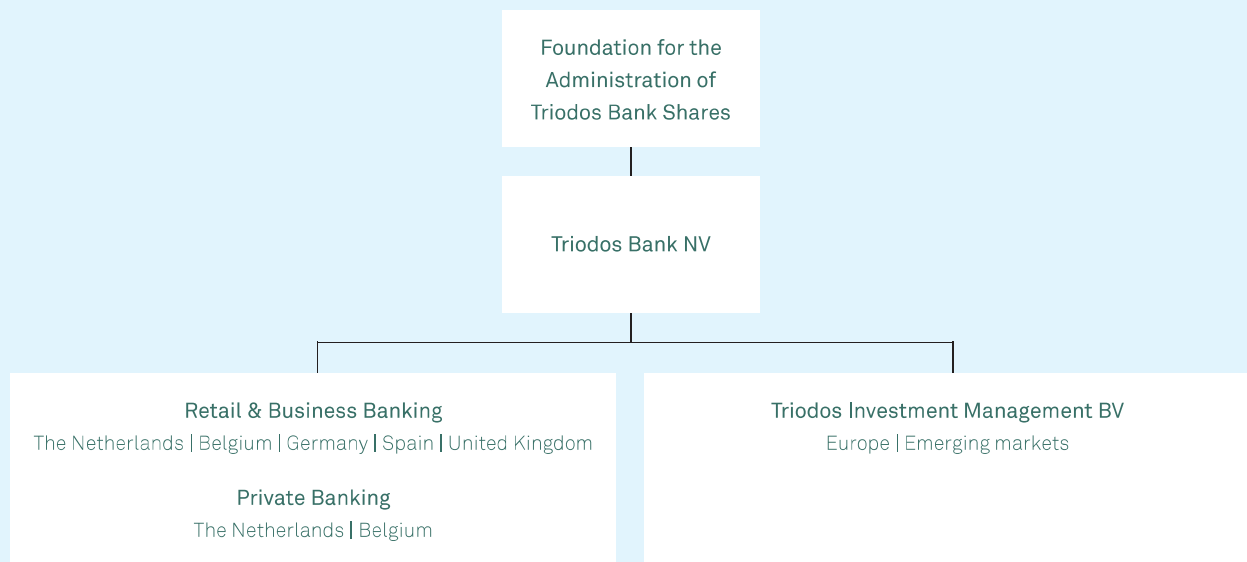


Triodos Bank Group Structure



Retail Banking

Through our European branch network, our goal is to offer our customers a credible set of services including savings, payments, lending, private banking and investments.

Business Banking

We lend money only to organisations working to bring about positive and lasting change.

Our lending focuses on three key areas:

- Nature & Environment
- Culture & Welfare
- Social Business

Private Banking

We advise customers on employing their capital to stimulate sustainable development. Our key service is sustainable discretionary asset management.

Investment Management

Impact investing takes place through investment funds or investment institutions bearing the Triodos name.

The 18 active funds are grouped in business lines based on the themes they invest in:

- Energy & Climate
- Emerging Markets
- Sustainable Real Estate
- Arts & Culture
- Sustainable Food & Agriculture
- Socially Responsible Investment (SRI)