

# Sustainable Banking for Built Environment – Sustainable Cities

26 January 2023 – Jan Raes – Sustainability Expert



4

**ABN AMRO Bank N.V.**

# SUSTAINABILITY STARTS AT THE TOP

## Message from our CEO

**“It’s no longer enough for banks like ours to report their financial performance. Society expects more of us – it expects us to show how we contribute to society.”**

Robert Swaak – CEO of ABN AMRO Banking Group





# ABN AMRO AT A GLANCE

**+/- 20.000**  
employees (in FTE)



**+/- 5.000.000**  
retail clients



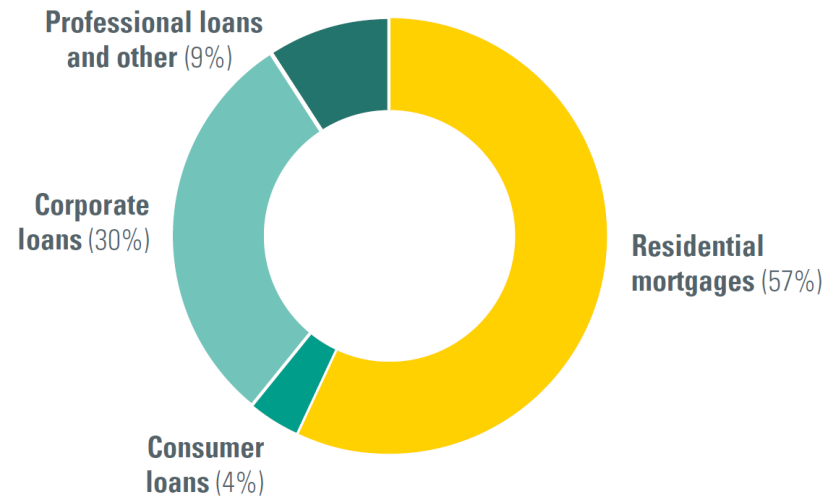
**+/- EUR 260 bln**  
in client loans



**+/- EUR 200 bln**  
in managed assets by  
ABN AMRO Wealth Management



Breakdown of client loans  
by type, 2021



# A PERSONAL BANK IN THE DIGITAL AGE

Aiming for long-term  
value creation for all  
our stakeholders

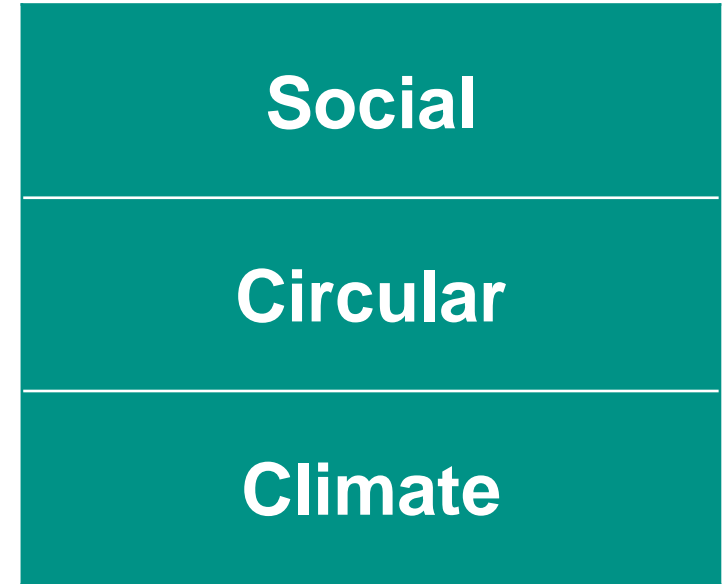
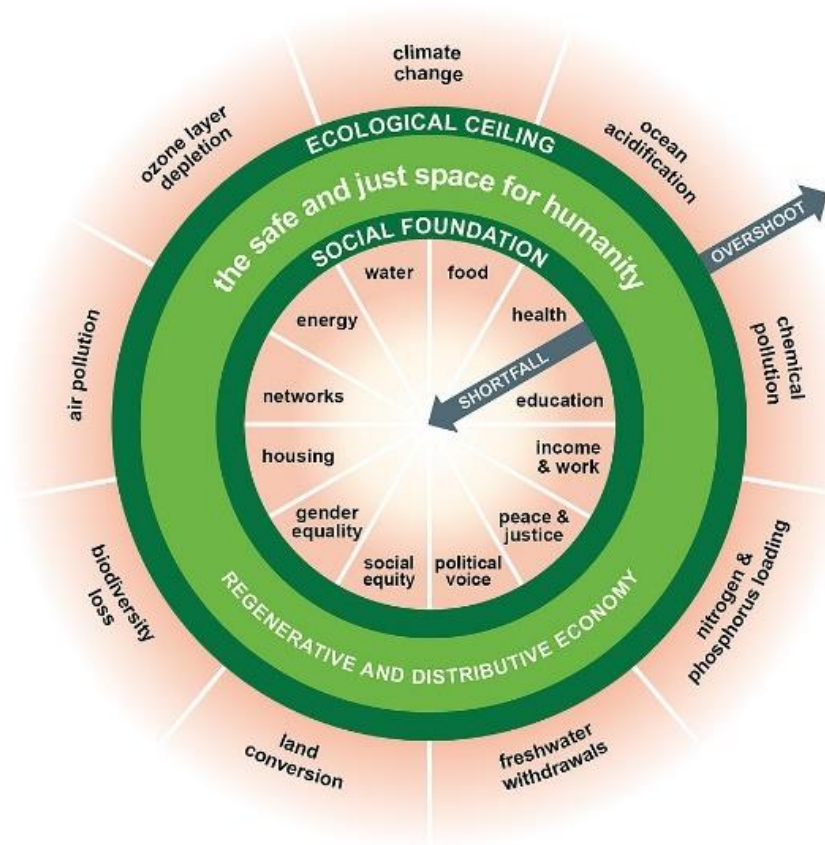
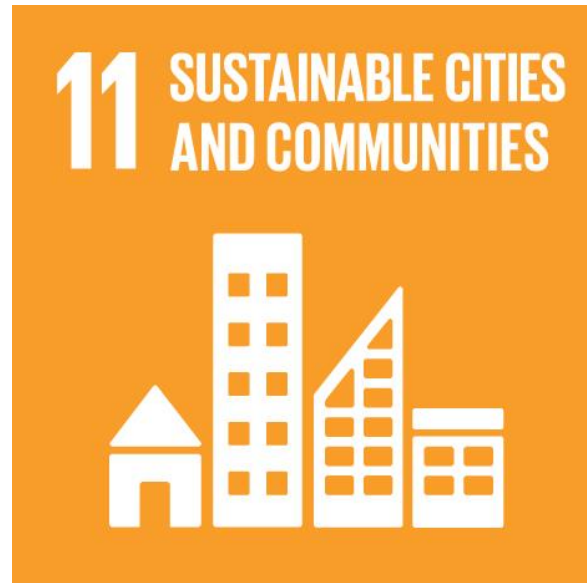
**Purpose:**  
**BANKING FOR BETTER,  
FOR GENERATIONS TO COME**

---

**Our overarching goal:**  
**ACCELERATING THE  
SUSTAINABILITY SHIFT**

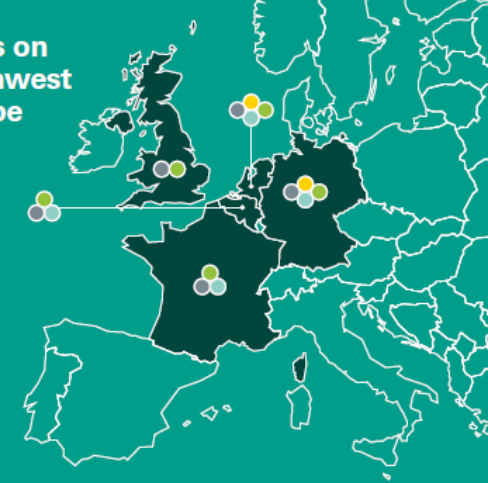


# HIGH LEVEL: WHAT IS A SUSTAINABLE CITY?



# THE AMSTERDAM CITY DOUGHNUT

A TOOL FOR TRANSFORMATIVE ACTION



- Retail Banking
- Commercial Banking
- Private Banking
- Corporate & Institutional Banking

**The Netherlands:** Retail Banking, Commercial Banking, Private Banking and Corporate & Institutional Banking

**Belgium:** Commercial Banking, Private Banking and Corporate & Institutional Banking

**France:** Commercial Banking, Private Banking and Corporate & Institutional Banking

**Germany:** Retail Banking, Commercial Banking, Private Banking and Corporate & Institutional Banking

**UK:** Commercial Banking and Corporate & Institutional Banking

Additional ABN AMRO offices:  
**Europe:** Athens (Greece), Oslo (Norway)  
**Outside Europe:** Australia, Brazil, China<sup>1</sup>, Hong Kong, Japan, Singapore and the US.



# ABN AMRO CLIMATE TARGETS FOR BUILDINGS 1.5C ALIGNED

## Climate alignment dashboard

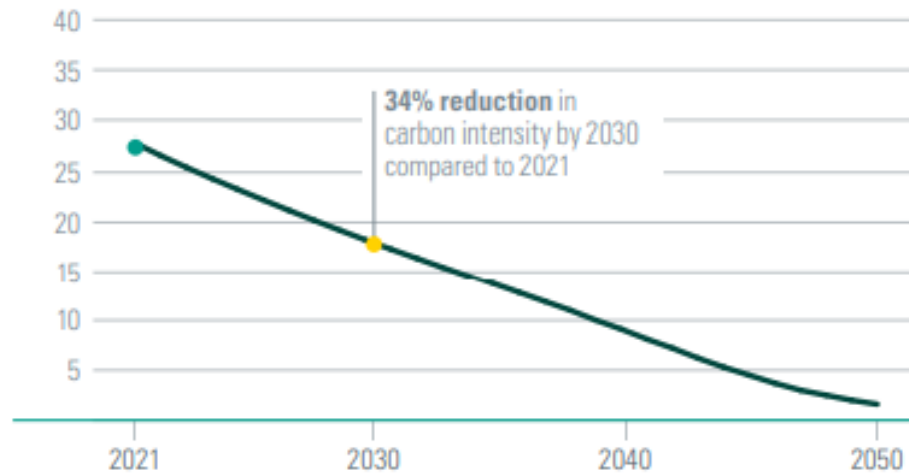


Principles for Responsible Banking

### Residential mortgages

Benchmark is CRREM 1.5 NL scenario

kg CO<sub>2</sub>/m<sup>2</sup>

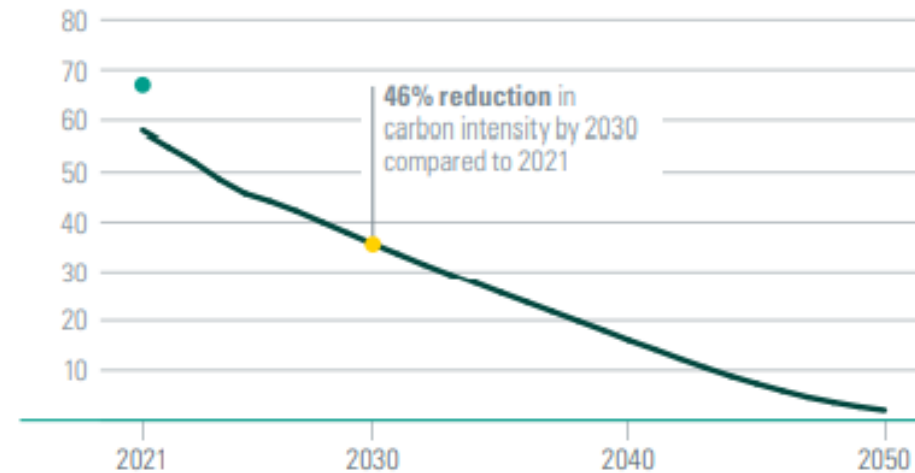


— Benchmark CRREM 1.5 NL  
● ABN AMRO 2021 Baseline ● ABN AMRO 2030 target

### Commercial real estate

Benchmark is CRREM 1.5 NL scenario

kg CO<sub>2</sub>/m<sup>2</sup>

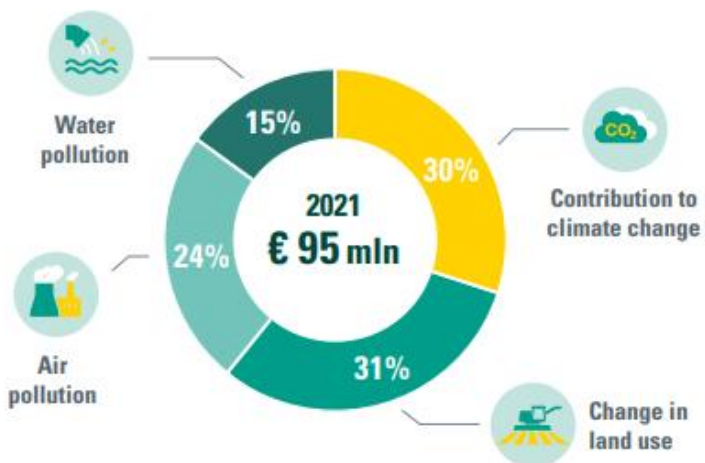


— Benchmark CRREM 1.5 NL  
● ABN AMRO 2021 Baseline ● ABN AMRO 2030 target

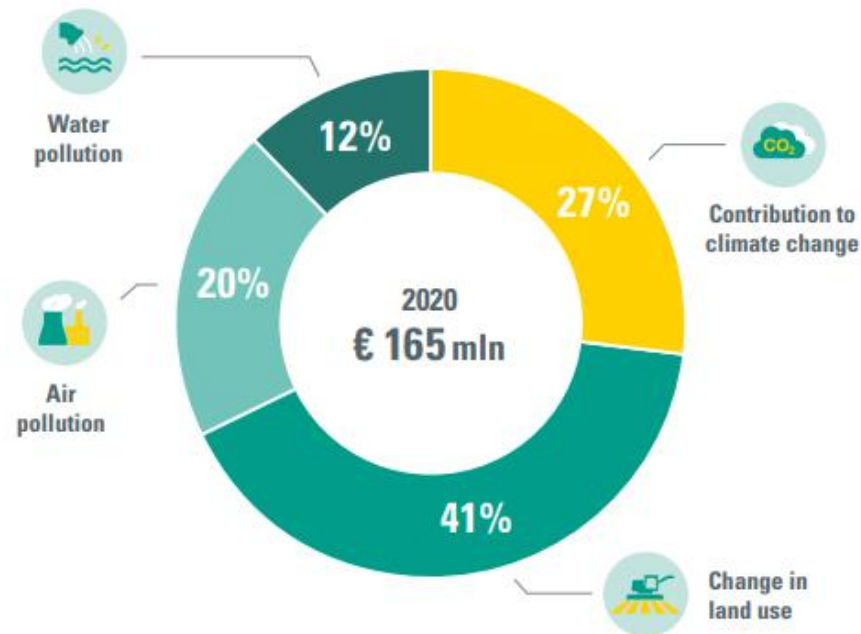
Source: <https://www.abnamro.com/en/news/abn-amro-publishes-climate-strategy-and-joins-the-net-zero-banking-alliance>  
FYI: More sectors are covered in the Climate Targets publication

# ABN AMRO PUBLISHES BIODIVERSITY IMPACT: CHANGE IN LAND USE HAS HIGHEST IMPACT

ABN AMRO 2021 and 2020 impact on biodiversity loss: main drivers (%)



Improvement of  
**€ 70 million**



Source: <https://www.abnamro.com/en/news/abn-amro-publishes-impact-on-biodiversity>







**IN 2018, ABN AMRO  
ING & RABO  
PUBLISH  
INTERNATIONAL  
CIRCULAR  
ECONOMY FINANCE  
GUIDELINES**



# CIRCULAR ECONOMY FINANCE GUIDELINES

12 RESPONSIBLE  
CONSUMPTION





# ABN AMRO CASE: MATERIAL RECOVERY & REAL ESTATE CITY OF AMSTERDAM – NETHERLANDS EUROPE



# CIRCULAR BUILDINGS – TRANSFORMATION OF REAL ESTATE

## ABN AMRO finances Bajes Kwartier, a new sustainable city district

News item - 01 March 2018

Sustainability

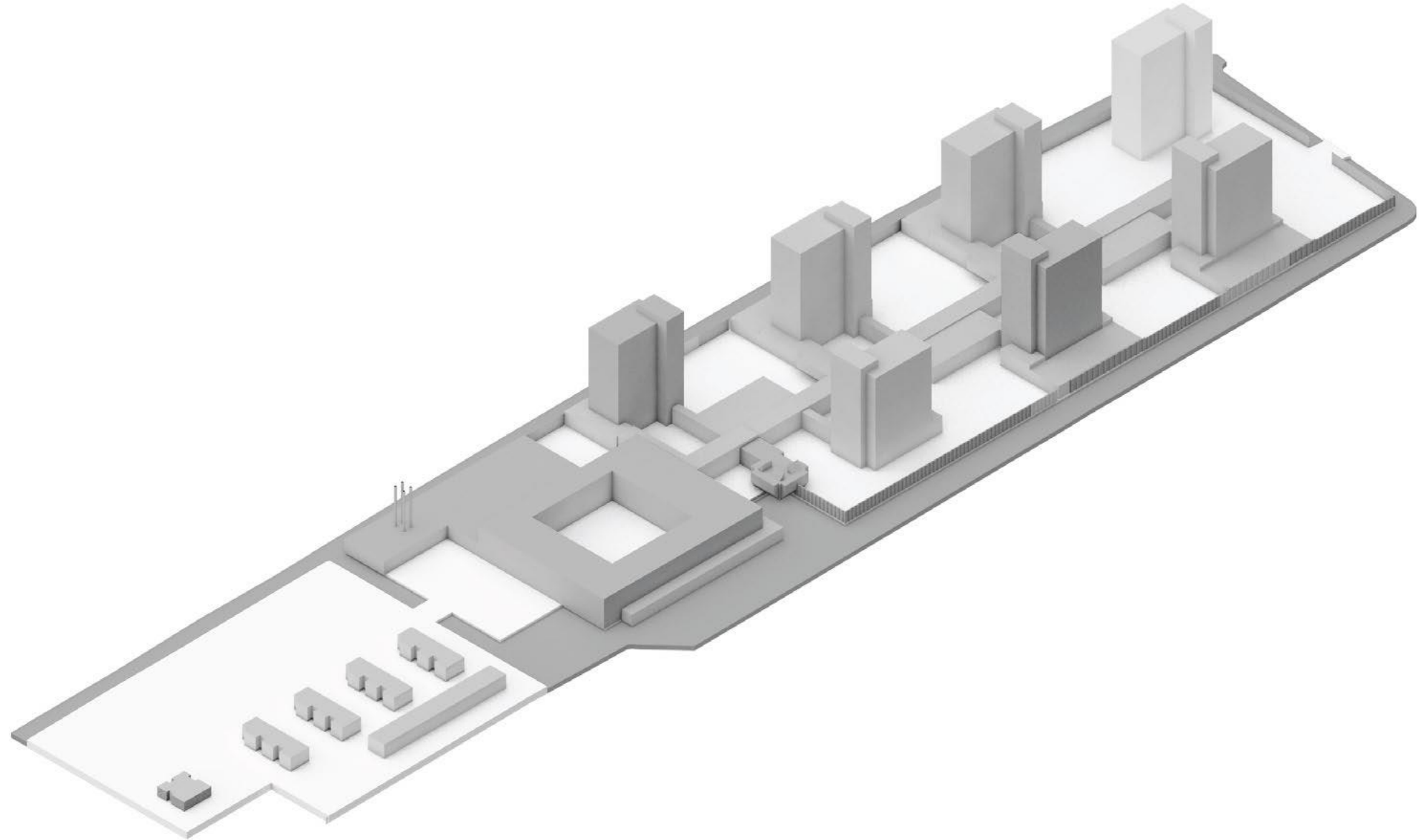


# FORMER PRISON IN CITY OF AMSTERDAM: BIJLMERBAJES



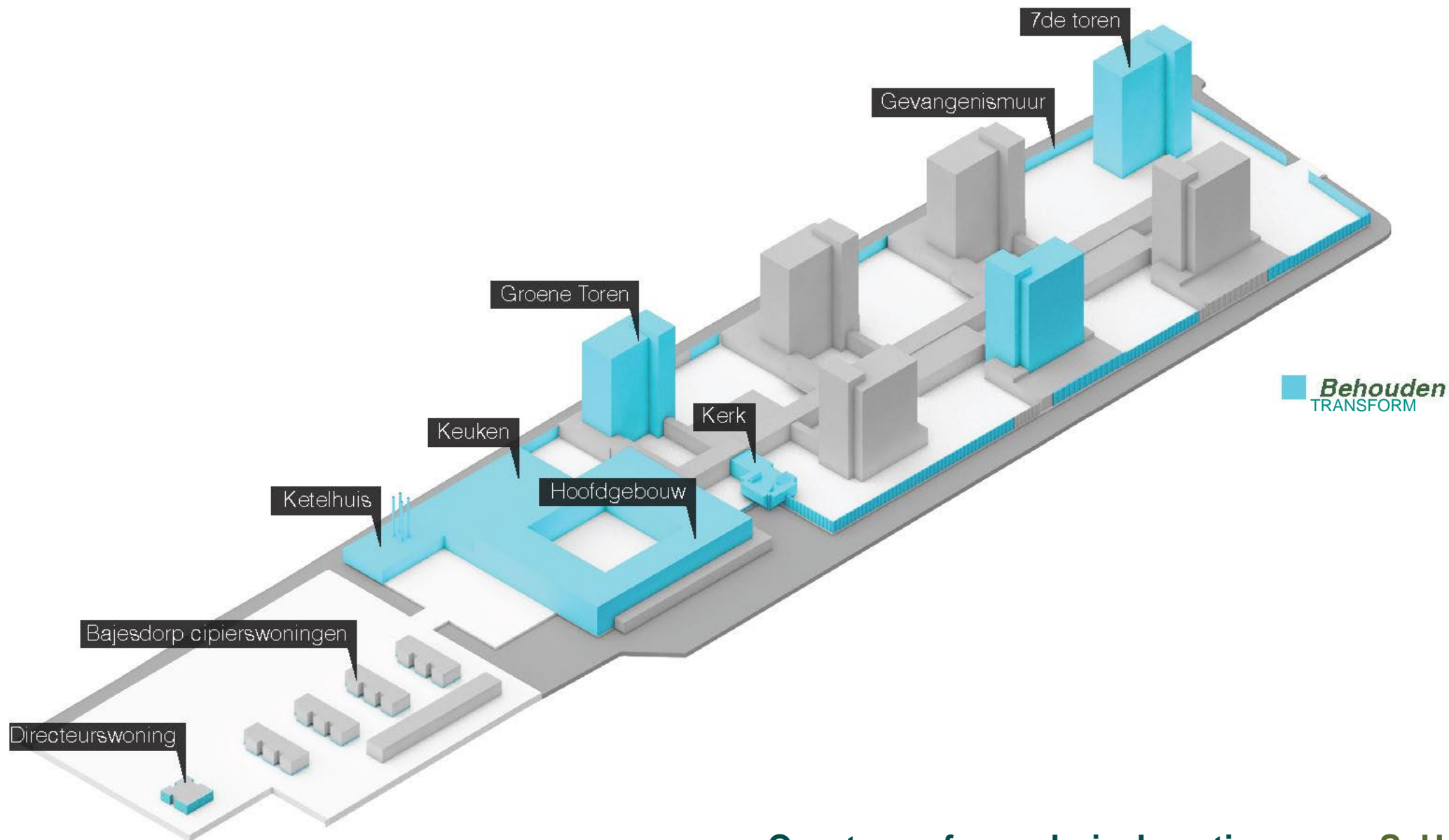
Courtesy of [www.bajeskwartier.com](http://www.bajeskwartier.com) – S. Hupkes

# STARTING POINT: EXISTING BUILDING STRUCTURE



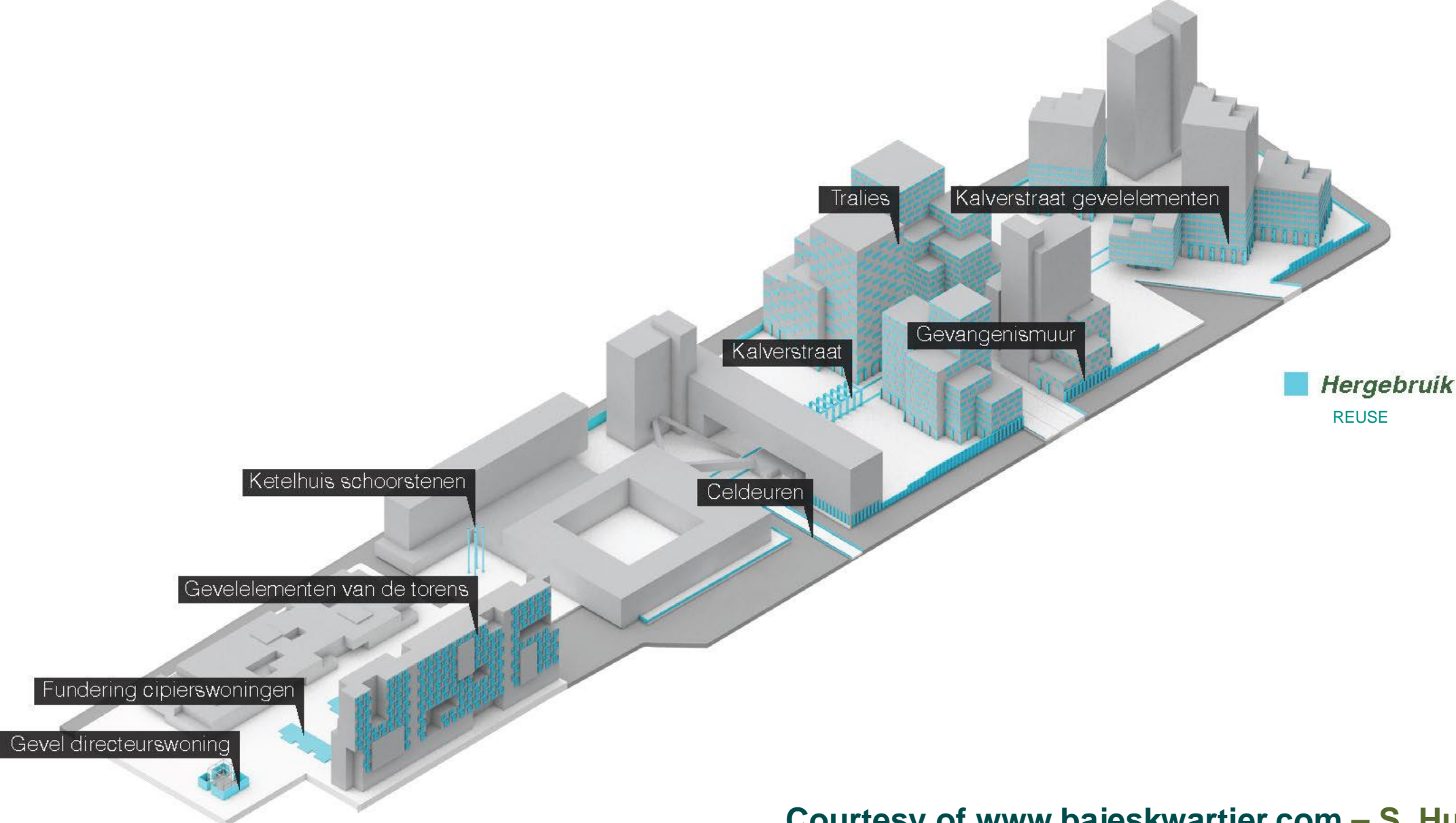
Courtesy of [www.bajeskwartier.com](http://www.bajeskwartier.com) – S. Hupkes

# CIRCULARITY - TO BE KEPT: RESOURCES RECOVERY

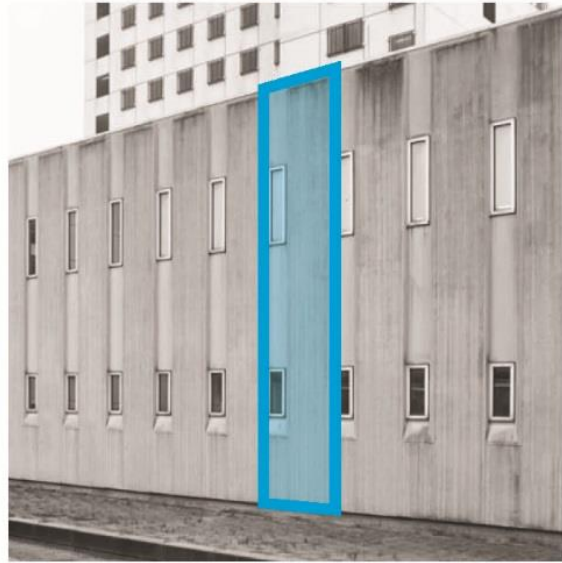


Courtesy of [www.bajeskwartier.com](http://www.bajeskwartier.com) – S. Hupkes

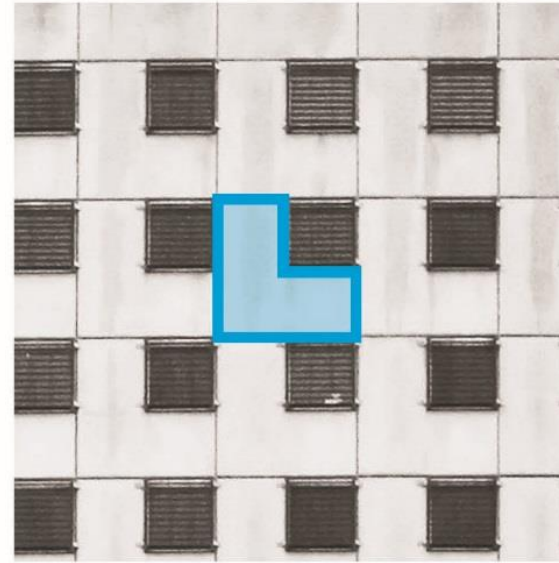
# CIRCULARITY - REUSE OF FRAGMENTS – CIRCULAR INPUTS



# CIRCULARITY REUSE IN DETAIL



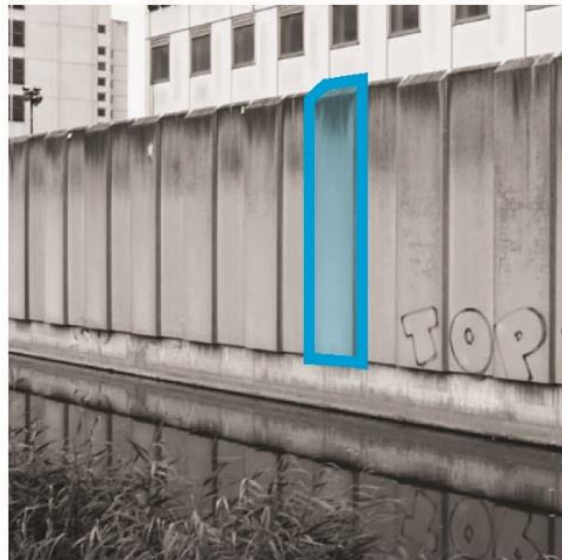
Gevelelement Kalverstraat



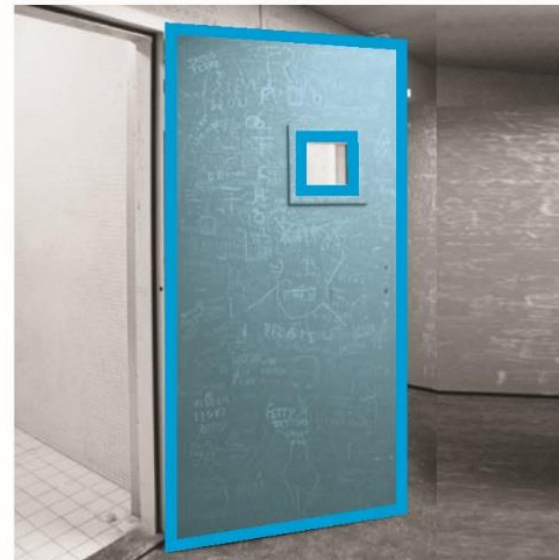
Gevelement van de torens



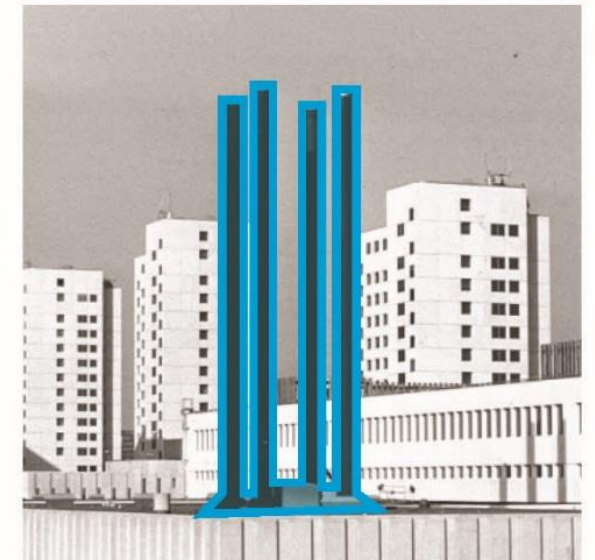
Tralies



Gevangenismuur



Celdeur



Ketelhuis schoorstenen

# CIRCULAR INPUTS



# CIRCULAR BUILDING PLATFORM

## CIRCULAR FACILITATORS AND ENABLERS

### People that have materials

- Building owners
- Urban miners
- Contractors



CBP



### People that want materials

- Clients (public + private)
- Contractors
- Designers
- Manufacturers
- Urban miners

**IN 2017,  
ABN AMRO  
LEADS BY  
EXAMPLE  
AND  
OPENS  
CIRCL, A  
CIRCULAR  
BUILDING**

**[HTTPS://CIRCL.NL/](https://circl.nl/)**





# FINANCE OPTIMAL USE & PRODUCT-AS-A-SERVICE (M-USE BY MITSUBISHI)

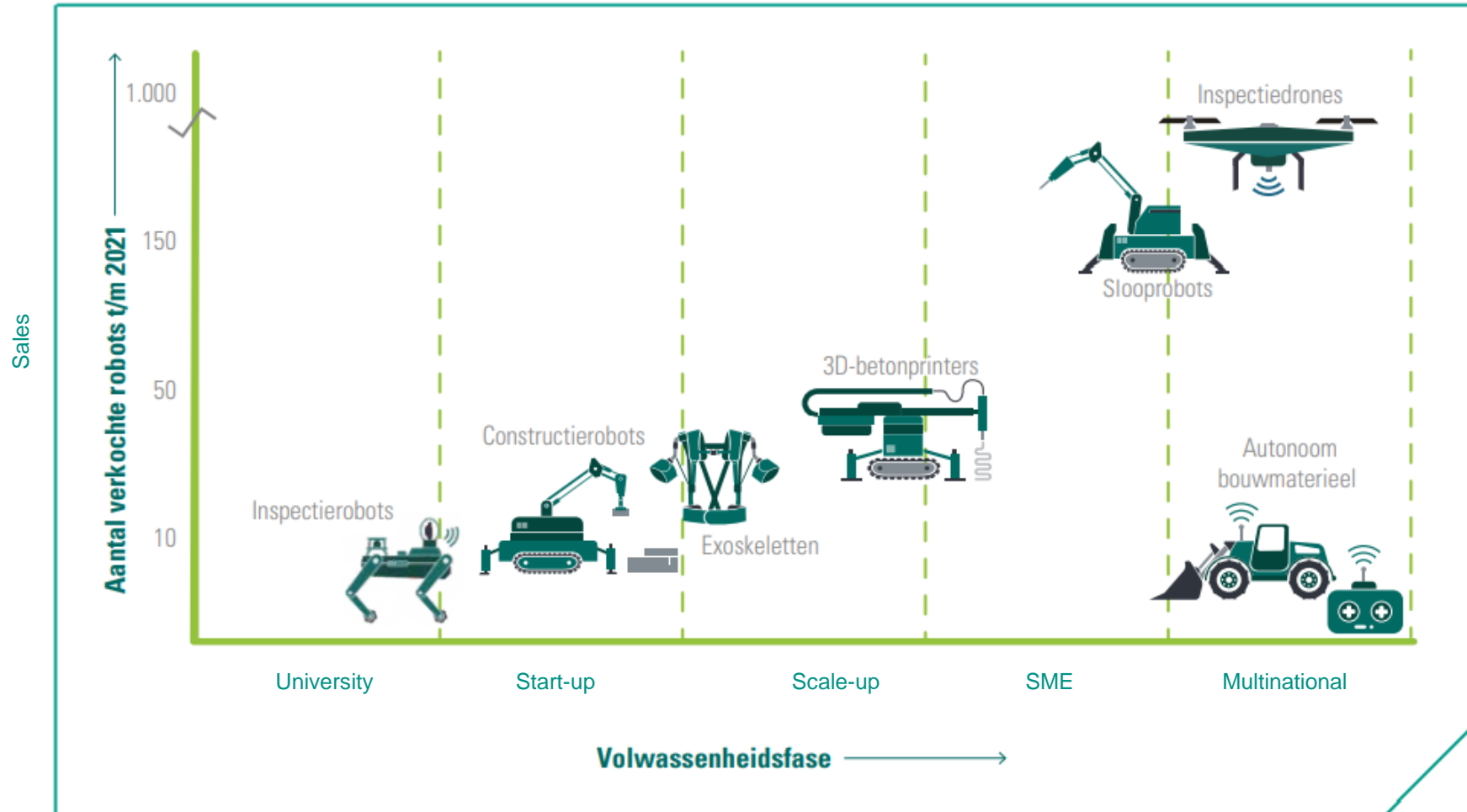
AMSTERDAM TIMBER HIGH RISE  
[HTTPS://HAUTAMSTERDAM.NL](https://hautamsterdam.nl)

H A U T





# NEXT STOP: FINANCE INNOVATION IN THE BUILDING SECTOR FOR ROBOTICS



Bron: ABN AMRO

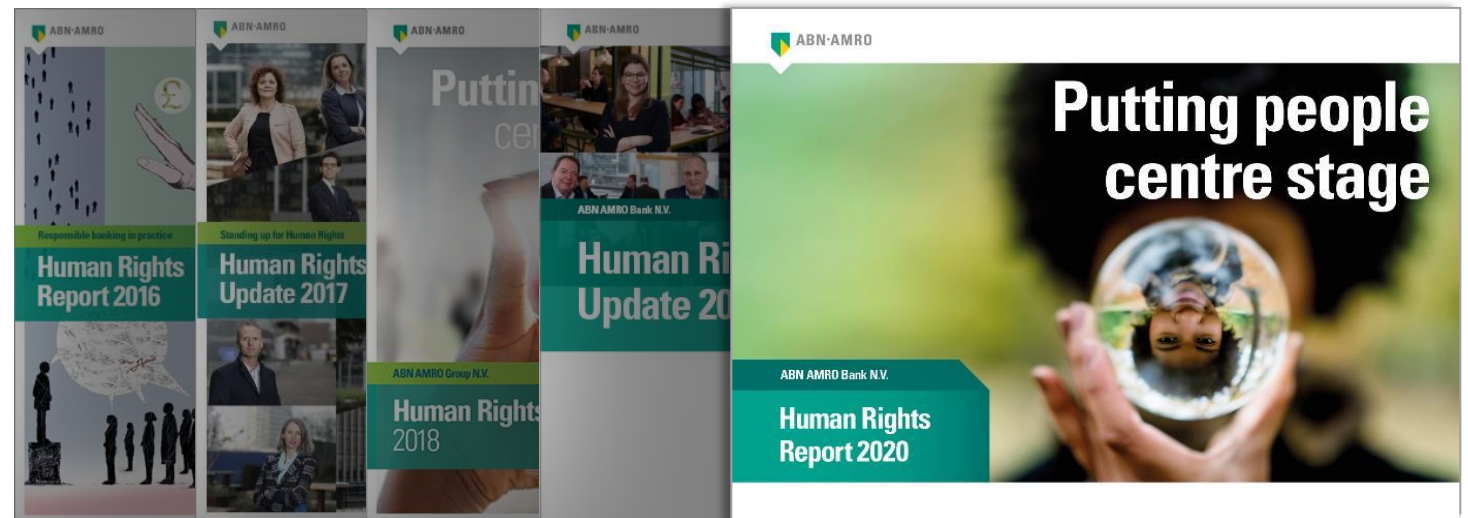
Maturity

# WE ALWAYS REMEMBER THAT BANKING IS ABOUT PEOPLE

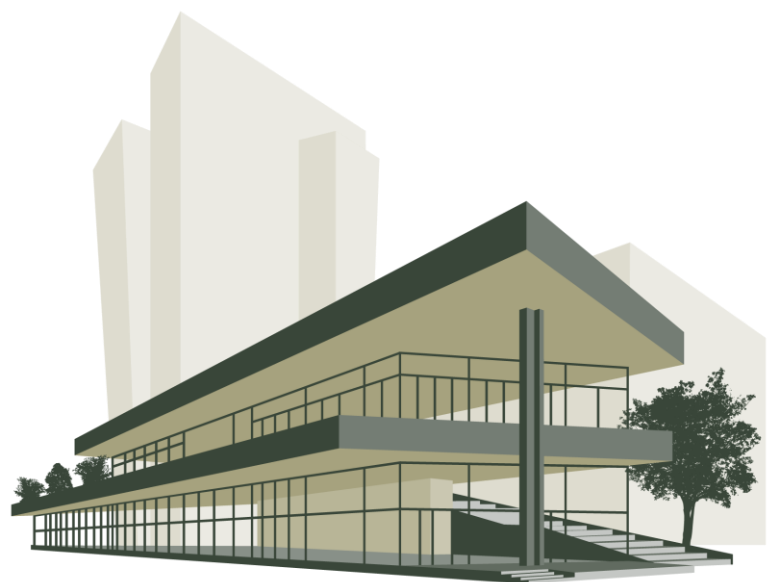
# HUMAN RIGHTS & SOCIAL IMPACT IMPORTANT THEMES FOR ABN AMRO

Source: [abnamro.com/humanrights](https://abnamro.com/humanrights)

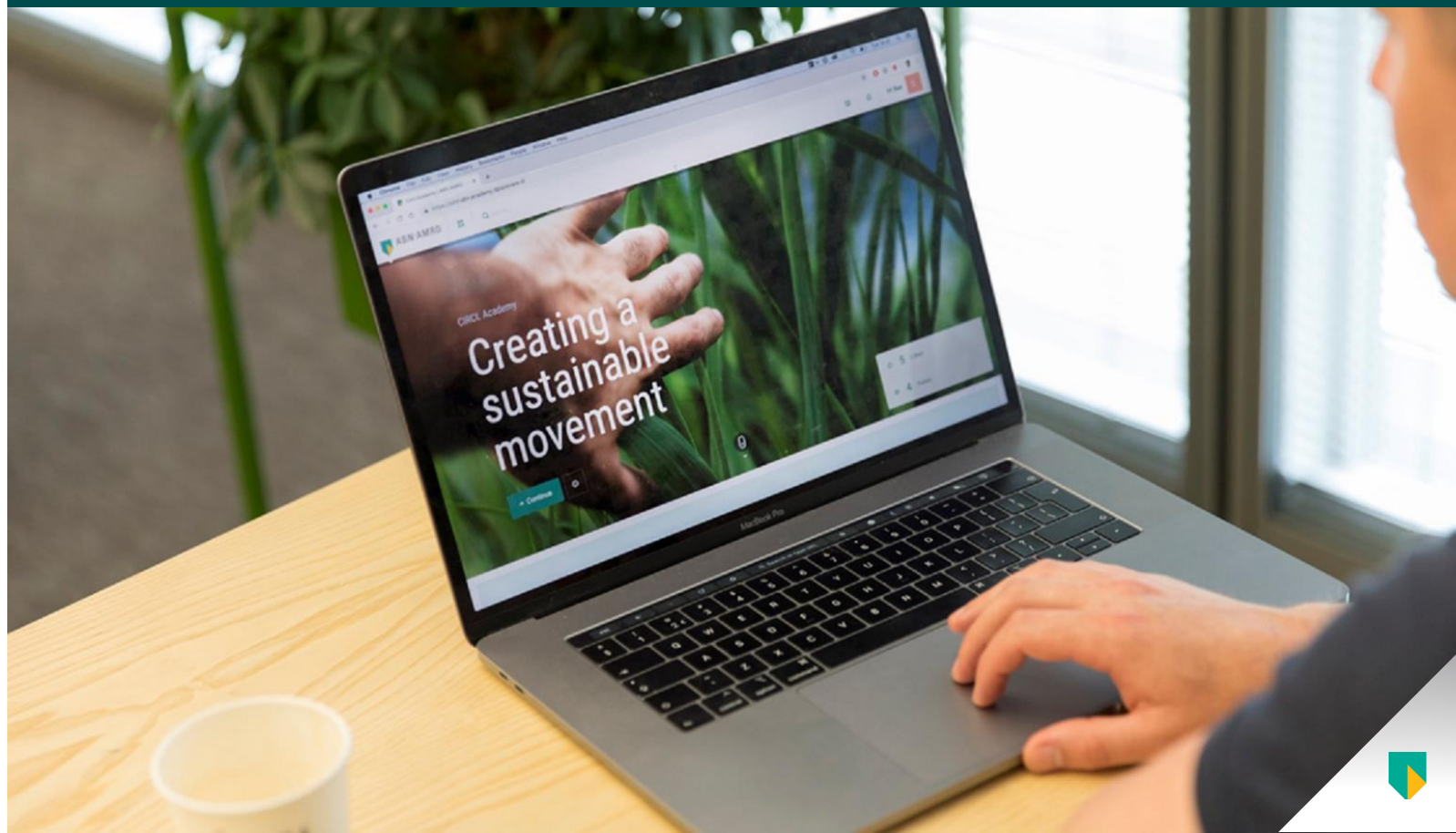
- In 2016, ABN AMRO was the first financial institution in the world to release a human rights report, based on the UN Guiding Principles on Business and Human Rights, followed by updates and new 2018- & 2020-reports in the years after
- Yearly International Human Rights Conference
- Joint forces to identify human trafficking
- Human Rights education for ABN AMRO employees



# EDUCATION IS KEY ABN AMRO'S CIRCL ACADEMY



Circl Academy is a training ground aiming to further improve the level of understanding of sustainability among employees. They can learn about ABN AMRO's strategy, ambitions and initiatives, but also dive deeper into more specific themes like sustainable homes and social impact.



**ARIGATOU GOZAIMASU**  
**THANK YOU!**



---

Jan Raes

Climate and Circular Economy Finance  
Expert

ABN AMRO Global Sustainability Advisor

---

[www.linkedin.com/in/janraes](https://www.linkedin.com/in/janraes)

[Jan.raes@nl.abnamro.com](mailto:Jan.raes@nl.abnamro.com)

