

FINANCING CAN BE GREEN

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How Sustainable Financing

Can change the world



The Paris COP 450 Scenario Believes So

Cumulative global energy supply investment by type and scenario, 2016–40

(US\$ billion, in 2015 terms).

	NPS	450 scenario	Difference (%)
Fossil fuels	26,626	17,263	-35%
Renewables	7,478	12,582	68%
Electricity networks	8,059	7,204	-11%
Other low-carbon	1,446	2,842	97%
Total supply	43,609	39,891	-9%
Energy efficiency	22,980	35,042	52%





Creating A Green Economy

The solution starts with Sustainable Management and physical modification to our economy. Significant investment is required, thus financing towards:

- *environmentally friendly energy saving,*
- *an increase of energy efficiency,*
- *sustainable mobility,*
- *an enhancement of material efficiency,*
- *the recycling economy,*
- *ecological sustainable water management,*
- *and ecological sustainable agriculture*





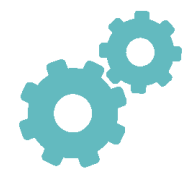
Climate change is destroying our path to sustainability. Ours is a world of looming challenges and increasingly limited resources. Sustainable development offers the best chance to adjust our course.

Ban Ki-Moon

Focusing on Bank Audi's Contribution

It starts with our role as a Corporate Citizen

Our sustainability framework is based on five strategic pillars:



CORPORATE
GOVERNANCE



ECONOMIC
DEVELOPMENT



COMMUNITY
DEVELOPMENT



HUMAN
DEVELOPMENT

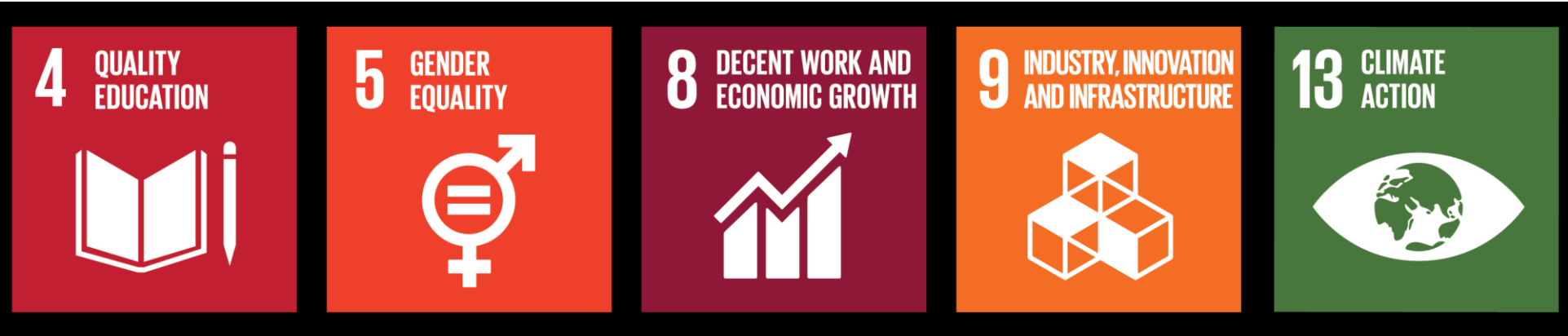


ENVIRONMENTAL
PROTECTION

*best practice Corporate Governance,
amplified Economic Development,
balanced Community Development,
energised Human Development,
precautionary Environmental Protection*

Commitment to SDG's

As a leading financial institution, and although our sphere of influence impacts **11 of the 17 goals**, Bank Audi has chosen to champion **5 SDGs**:



In Lebanon, and for too long
investing in green solutions
was perceived more as a cost
with marginal benefits



Change in mindset for Corporations, SME and Individuals:

- Driven by technological innovations
- Lower cost for execution
- Increased awareness on sustainable growth
- Green solutions at the center of how companies intend to compete and on how families would like to behave



Grassroots Activation

- 1 Awareness on Resource Usage
- 2 Awareness on Wheels
- 3 My Carbon Footprint (initiative & microsite)



Bank Audi is a firm believer and supporter of green lending

- Largest portfolio of BDL green lending
- Mandated to structure and finance the 1st wind farms in Lebanon
- First bankable power purchase agreement with the government of Lebanon
- Winner of the “2018 Energy Ambassador of the Year” award





\$200MM to Finance Green Solutions

- Bank Audi and EBRD with the support of the ICDF (Taiwan)
- Granting of US\$100mn loan, under the EBRD Green Economy Financing Facility (GEFF).
- This is EBRD's largest "green loan" ever granted to a single bank in the region
- The facility will also offer clients expert technical support to help identify the best solutions and ensure quality green economy projects are successfully financed.



Only a combined effort of Gov, Org and Com with our personal ambition can help us achieve the pledge made at the Paris meeting to produce up to 30% of our energy from non-fossil fuel resources by 2030.

