

# Green bonds help reduce carbon emission by 50,000 tonnes

Thirtyfive per cent of all carbon emissions in the European Union are generated by homes, office buildings and other real estate.



Investments are needed to make buildings greener and to finance new, clean real estate.

Homeowners and property owners do not always have the capital to do this, so they borrow money from the bank.

Institutional investors also have that capital. They want to invest sustainably, but will only do so if their investments yield well enough to continue to fund pensions and policies.

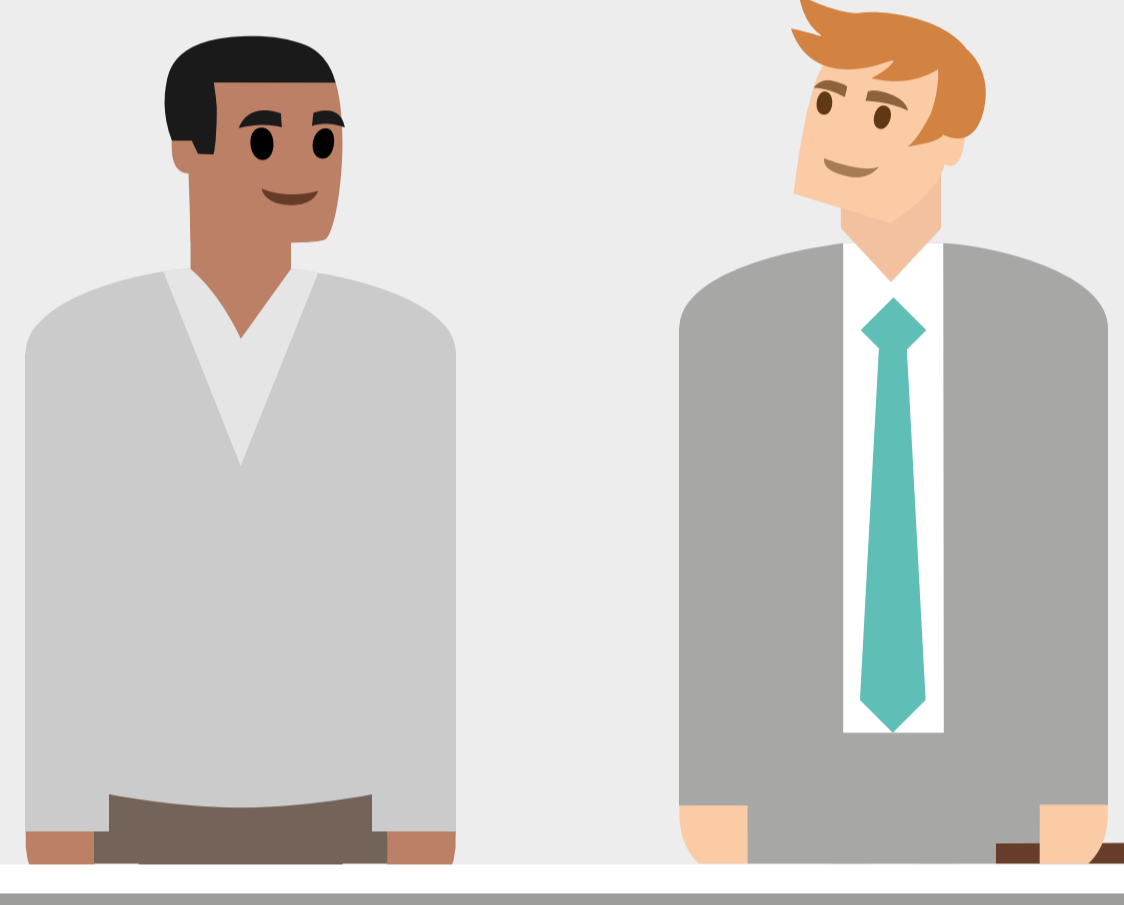


Positive returns

Positive effect on sustainability

## We bring them together

We have developed green bonds that help property owners and institutional investors become more sustainable.



# 500,000,000

In 2015, we sold 500 million euros worth of green bonds to investors, with 0.75% returns over a period of 5 years. Demand for our green bonds even reached 1 billion euros. The bond won a prize for transparency and innovation.

Investors buy green bonds from ABN AMRO. We use that money to finance sustainable projects of homeowners and other property owners.

### Benefits for property owners



Homeowners and property owners are ensured of sustainable real estate and a sound loan.



Sustainable buildings are more popular and more valuable



Mortgages for sustainable new buildings

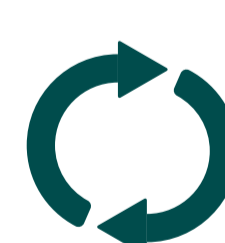


Loans for solar panels

### Benefits for investors



Green criteria are being certified and assessed by independent parties



The sustainability of the projects is monitored by an external auditor



Investors have insight into the money flows



Money that is not used is invested in green projects

# -50,000 tonnes

The 500 million euros are invested in thousands of sustainable real estate projects. That is enough to keep 50,000 tonnes of carbon out of the air.

That is equal to the carbon emissions of

6,250 households a year or 10,000 workplaces a year