

Perspektive der Finanzwirtschaft

UNEP FI CEO briefing

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Innovative financing for sustainability

CEO briefing

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Green Financial Products & Services:

Current State of Play and Future Opportunities

Financial institutions are starting to see the “top line”, money-making reality of delivering sustainability to corporate and retail clients. There’s nothing like a new, successful product or service roll-out to get a banker’s, insurer’s or asset manager’s blood flowing. Products that gain traction in the market-place will delight clients, add value, build careers and boost the bonus pool. With a remarkable eco-Zeitgeist capturing the public and corporate imagination worldwide, financial institutions are rushing to market with new or re-packaged product and service offerings from green auto insurance to innovative pro-eco mortgages and new sustainability-backing investment funds. UNEP Finance Initiative’s North American Task Force has taken a tour around the world of financial services to assess what’s in the market, what the key trends are, who’s innovating and what products and services are persuading clients to lend, buy, invest or insure. If you enjoy this CEO Briefing then be sure to download the full study from the UNEP FI website at www.unepfi.org.

The Case for Green Financial Products

While green financial product and service opportunities vary across sectors and markets, a business case for these items is gradually taking shape. Tangible benefits to green product/service development may include:

- Improved market share
- Increased profits
- Customer acquisition and loyalty
- Higher employee satisfaction and retention
- Reputational benefits (improved brand image)
- Positive media attention
- Environmental awareness and benefits
- Improved license to operate
- Strengthened relationships and partnerships with external stakeholders

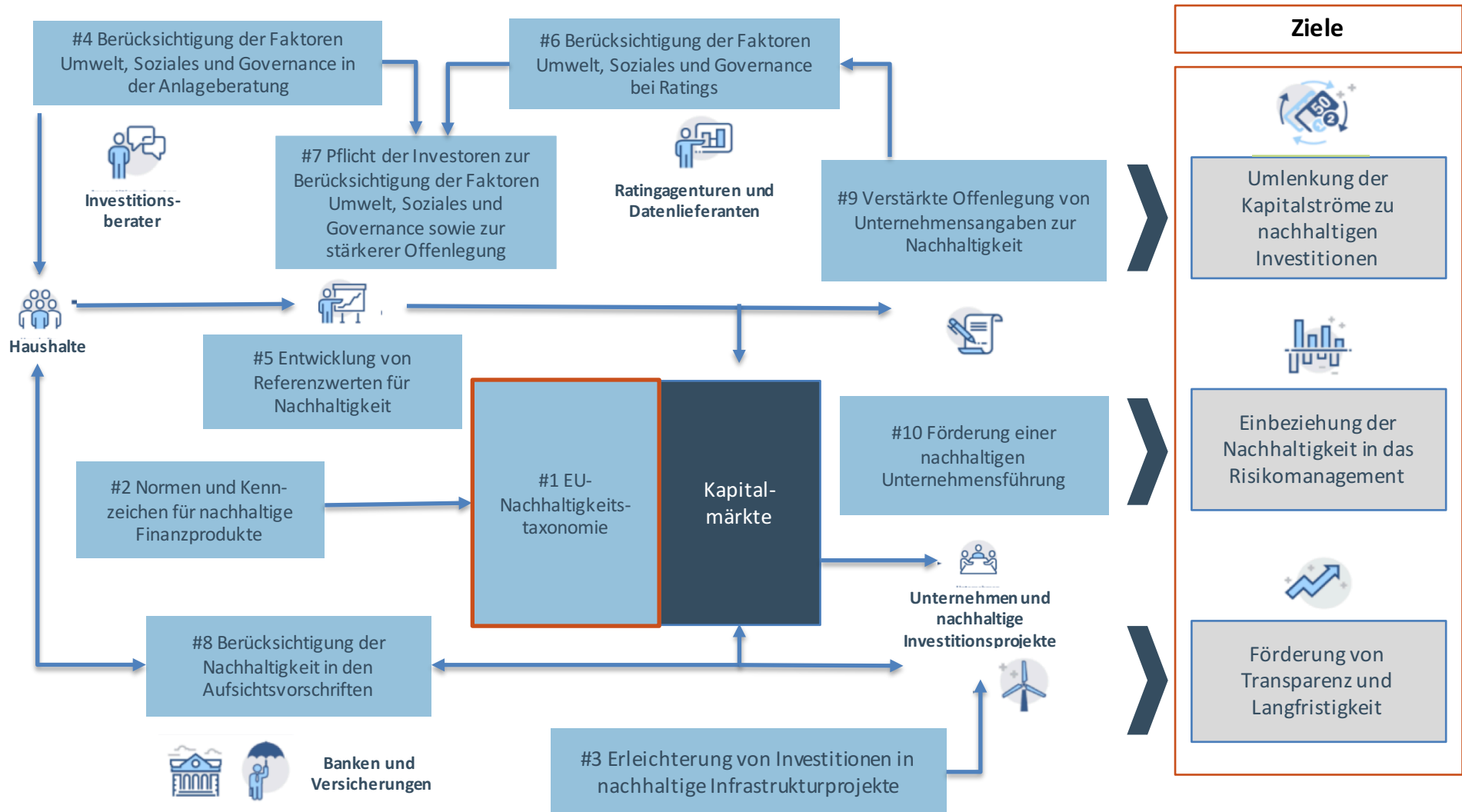
Consumers are witnessing a flood of new financial products and services geared towards rewarding and/or stimulating environmentally-sustainable behavior and practices. No longer relegated to niche markets, these green financial offerings are appearing across all regions and banking sectors. The speed at which new products are being launched, along with the range of different product designs and features, has made it challenging for financial sector stakeholders to keep abreast of developments, along with their drivers and trends.

This briefing summarizes the findings of a more comprehensive UNEP FI study (download available at http://www.unepfi.org/filesadmin/documents/greenproducts_01.pdf), exploring currently available or proposed green financial products and services. The study’s scope includes the North American market and key international markets, with a focus on green financial product and service development in Europe, Australia and Japan. The full review and inventory of products leads to the identification of best practices, lessons learned and, as often as possible, factors that helped create successful (or failed) green financial products and services. This inventory and analysis, classified largely by sector, aims to provide North America’s financial community with a toolkit that can help financial institutions identify and evaluate environmental market opportunities that meet their business needs.



Perspektive des Finanzmarktes

10 Maßnahmen des EU-Aktionsplans



Quelle: https://ec.europa.eu/info/sites/info/files/180131-sustainable-finance-final-report_en.pdf