

High Level Expert Forum for Sustainable Finance

Co-creating the Future of Sustainable Finance.

13 & 14 December 2022



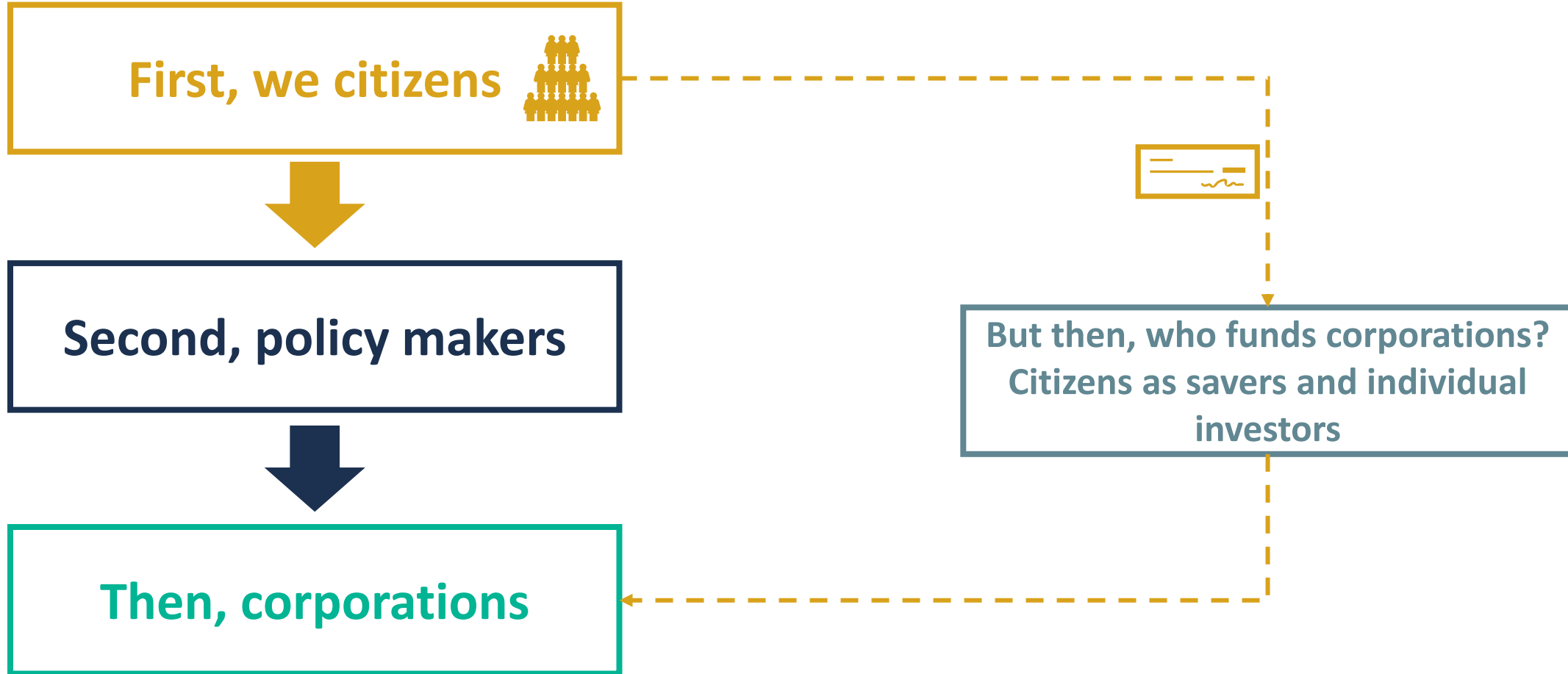
Opening Speech: Retail Investment and Energy Efficiency



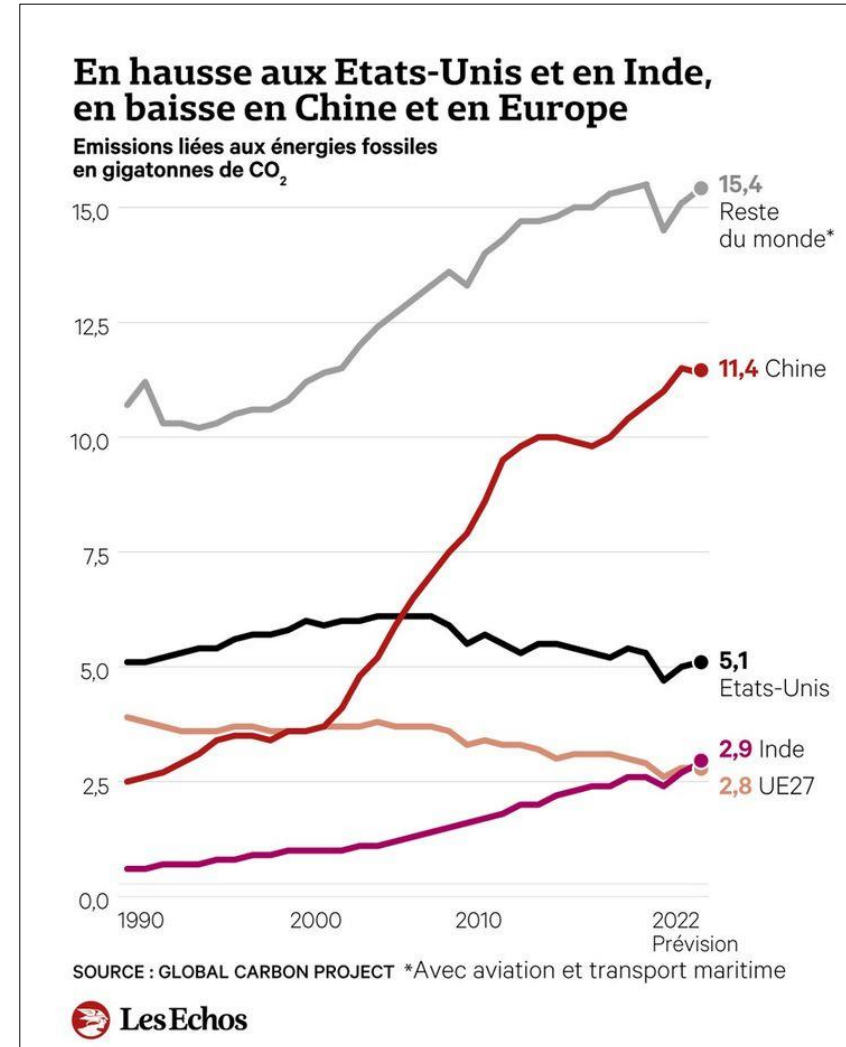
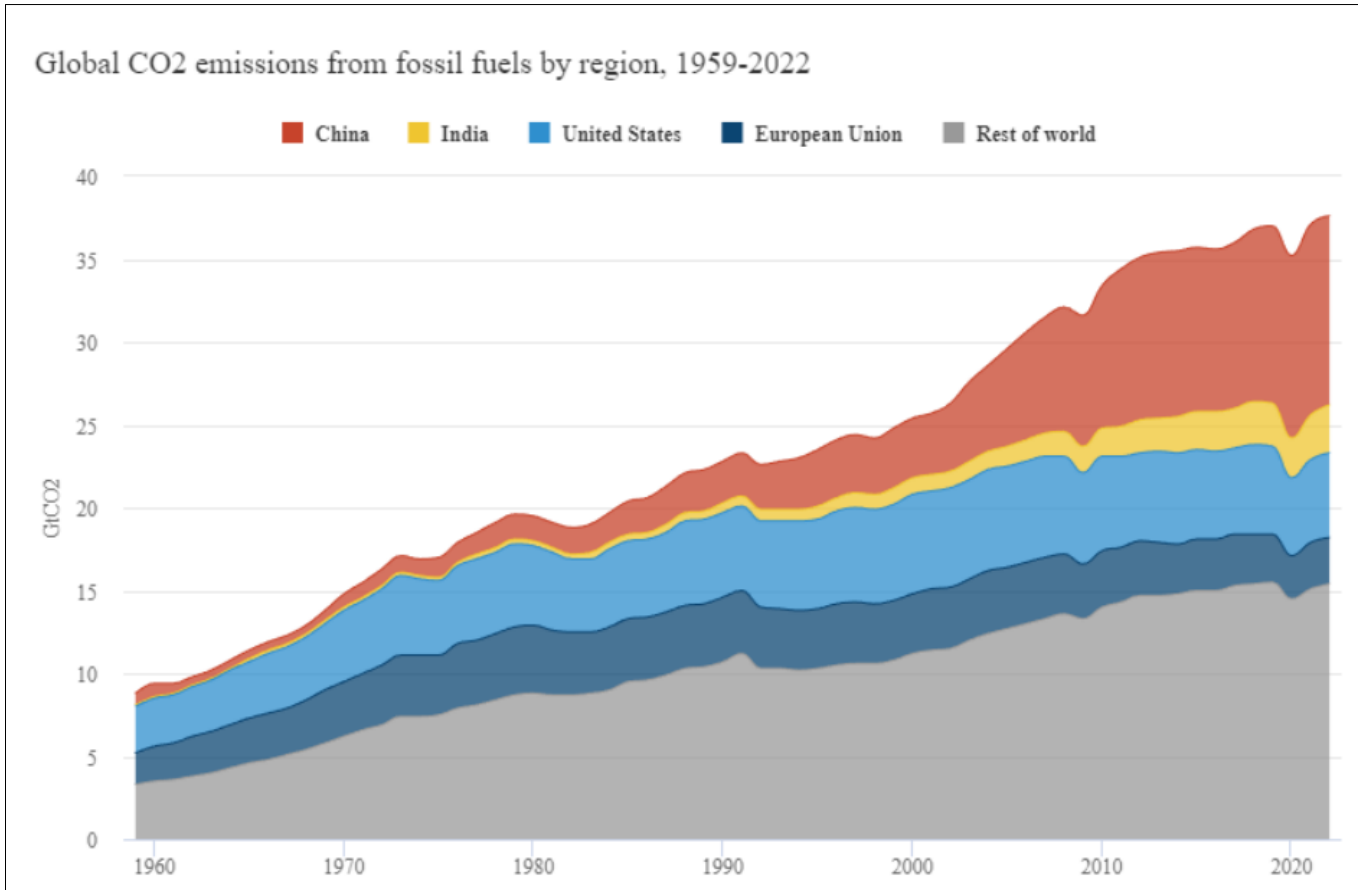
Guillaume Prache, Managing Director,
BETTER FINANCE

13 December, 09h00-09h15

Who are the agents most responsible for making our Planet sustainable for humankind ?



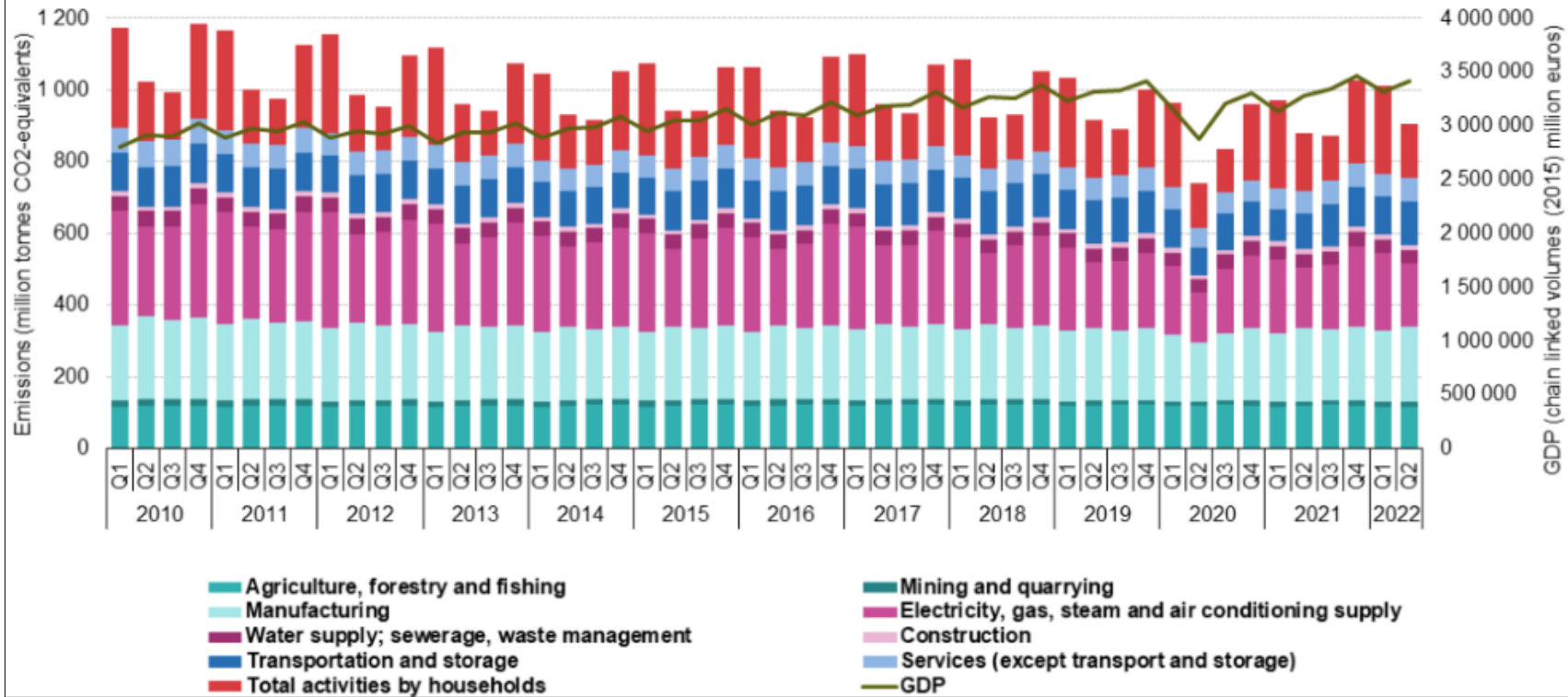
CO2 emissions linked to fossil fuels per region



CO2 emissions per economic activity in the EU

Greenhouse gas emissions by economic activity and GDP, EU, Q1 2010 - Q2 2022

(million tonnes of CO2 equivalents, chain linked volumes (2015) million euro)



- According to official EU statistics, the building sector is a well-known greenhouse gas emitter: 40% of EU emissions and 36% of final energy use stems from buildings.
- Construction is one of the most polluting industries on the planet, accounting for 38% of energy related CO2 emissions globally.

What can we do as savers and individual investors to help?

EU27 households* savings | 2021 data

	€ mil	€ trln	% of total
Financial	34,981,722	35.0	46%
Non-financial assets	40,257,294	40.3	54%
	75,239,016	75.2	

*Households and non-profit institutions serving households

EU27 households* financial savings | 2021 data

	€ mil	€ trln	% of total
Banking products	11,056,745.4	11.1	40%
Debt securities	561,011.3	0.6	2%
Listed shares	1,816,887.8	1.8	7%
Mutual funds	3,540,915.0	3.5	13%
Insurances & pensions	10,863,749.2	10.9	39%
	27,839,308.7	27.8	

*Households and non-profit institutions serving households

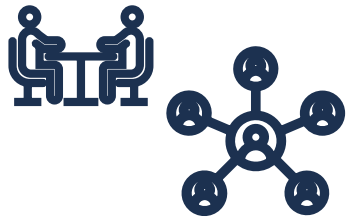
- ❖ **Policy makers and financial intermediaries** are also well equipped in driving the narrative forward.

- ❖ **Retail investors** have a key role in funding the economy and its activities through investments in innovation, technology and many others.

Sector 2021 data	Leverage (assets / liabilities)	€ trillion		
		Net credit	Assets	Liabilities
Non-financial corporations	56%	-16.5	21.4	37.9
Financial corporations	101%	1.0	81.6	80.6
Households	382%	25.3	34.3	9.0
Central banks	102%	0.3	11.2	11.0
Other credit institutions	101%	0.4	35.2	34.9
General Government	43%	-8.8	6.7	15.5

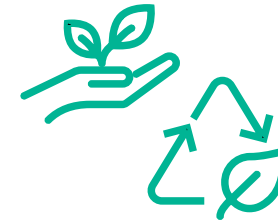
Recommendations

1. Mandatory and standardised non financial disclosures

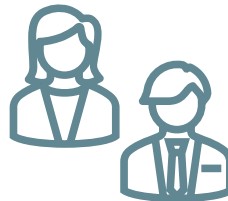


2. Engagement (active) and avoidance of disengagement

3. Impact Investing

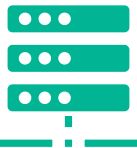


4. Sustainable Corporate Governance





- **Cross-border**
- **End-investor centric**
- **Direct**
- **Digital**



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Thanks you for your attention!