

Net-Zero Banking Alliance Germany (NZBAG) stellt sich vor

Frankfurt, 08. Juli 2021

Agenda

1	Begrüßung und Einführung in die Veranstaltung	(9.00 – 9.10)
2	Key-Note Tarek Al Wazir	(9.10 – 9.20)
3	Vorstellung NZBAG	(9.20 – 9.50)
4	Workshops zu drei zentralen Themen	(9.50 – 11.15)
5	Diskussion der Workshopergebnisse im Plenum	(11.15 -11.45)
6	Ausblick	(11.45 – 12.00)

Introduction to the NZBAG

Frankfurt, 08 July 2021

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1 Commitment to climate action

2 Banks fit for Paris

3 Organisation

4 Work streams

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1 Commitment to climate action

2 Banks fit for Paris

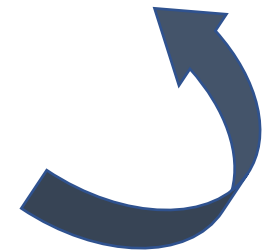
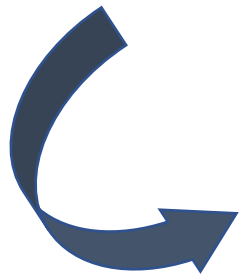
3 Organisation

4 Work streams

The voluntary climate commitment supports the Paris climate goals.

Making finance flows consistent with a pathway towards low greenhouse gas emissions and climate-resilient development.

Article 2 (c) Paris Agreement

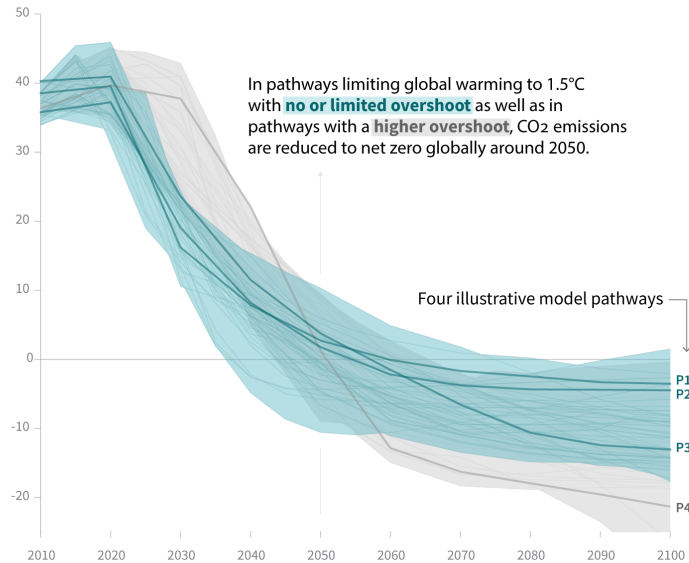


* German voluntary climate commitment by the financial sector

Banks are committed to actively support the decarbonisation of the economy.

Global total net CO₂ emissions

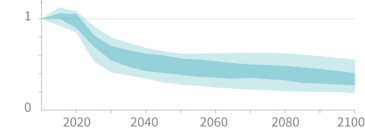
Billion tonnes of CO₂/yr



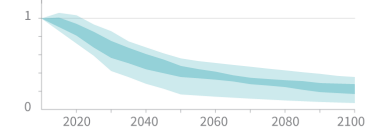
Non-CO₂ emissions relative to 2010

Emissions of non-CO₂ forcers are also reduced or limited in pathways limiting global warming to 1.5°C with **no or limited overshoot**, but they do not reach zero globally.

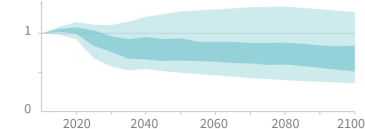
Methane emissions



Black carbon emissions



Nitrous oxide emissions



Source: IPCC (2018), SR1.5°C.

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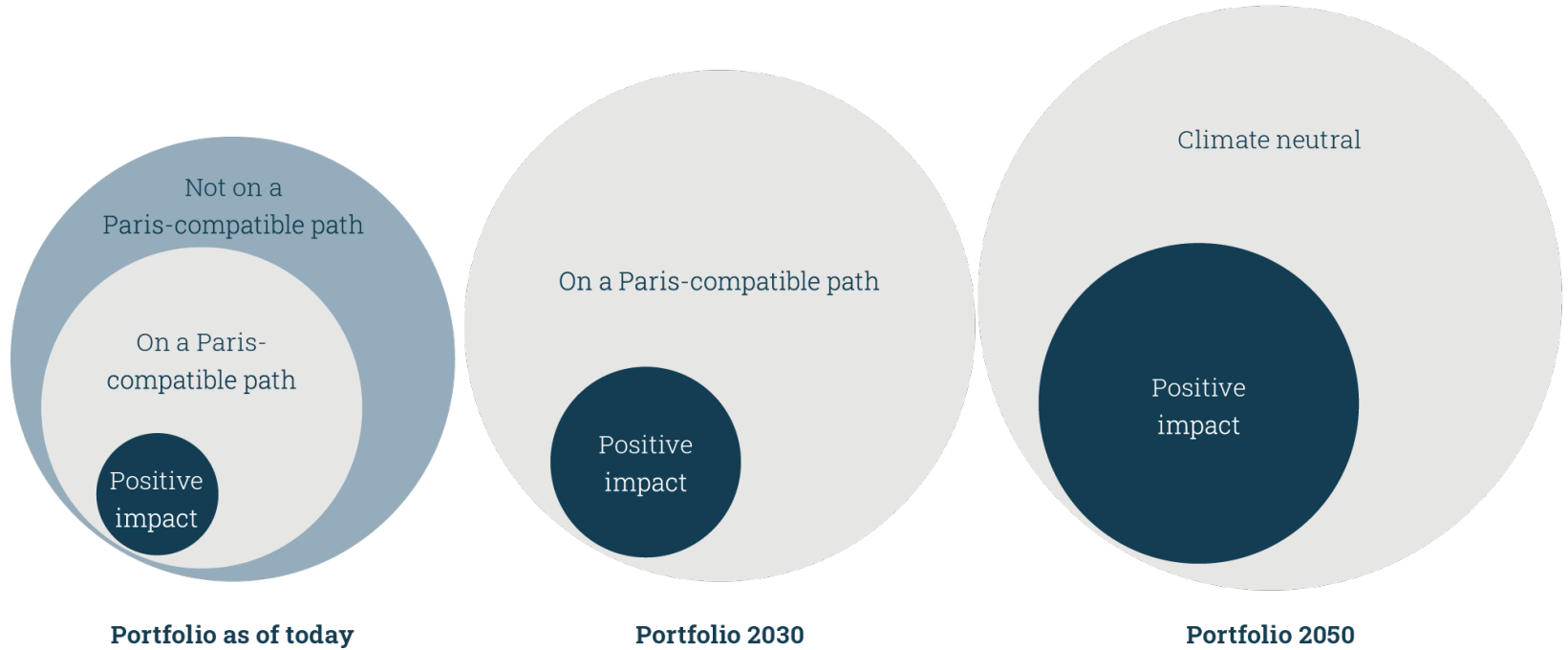
1 Commitment to climate action

2 **Banks fit for Paris**

3 Organisation

4 Work streams

Climate action is a challenge and an opportunity for banks.



Effective climate integration requires banks to take a holistic approach.



Source: Frankfurt School (2020), 3fP-Banks.

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Source: Frankfurt School (2020), 3fP-Banks.

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Seven banks cooperate pre-competitively in the NZBAG.

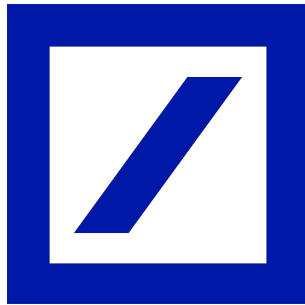


BNP PARIBAS



Die Initiativbank

COMMERZBANK 



DKB
Deutsche Kreditbank AG

LB  **BW**

Supporting an effective transformation thanks to sector harmonisation.

Objectives of the NZBAG:



Enable pre-competitive exchange



Connect stakeholders



Facilitate dialogue with science and the real economy



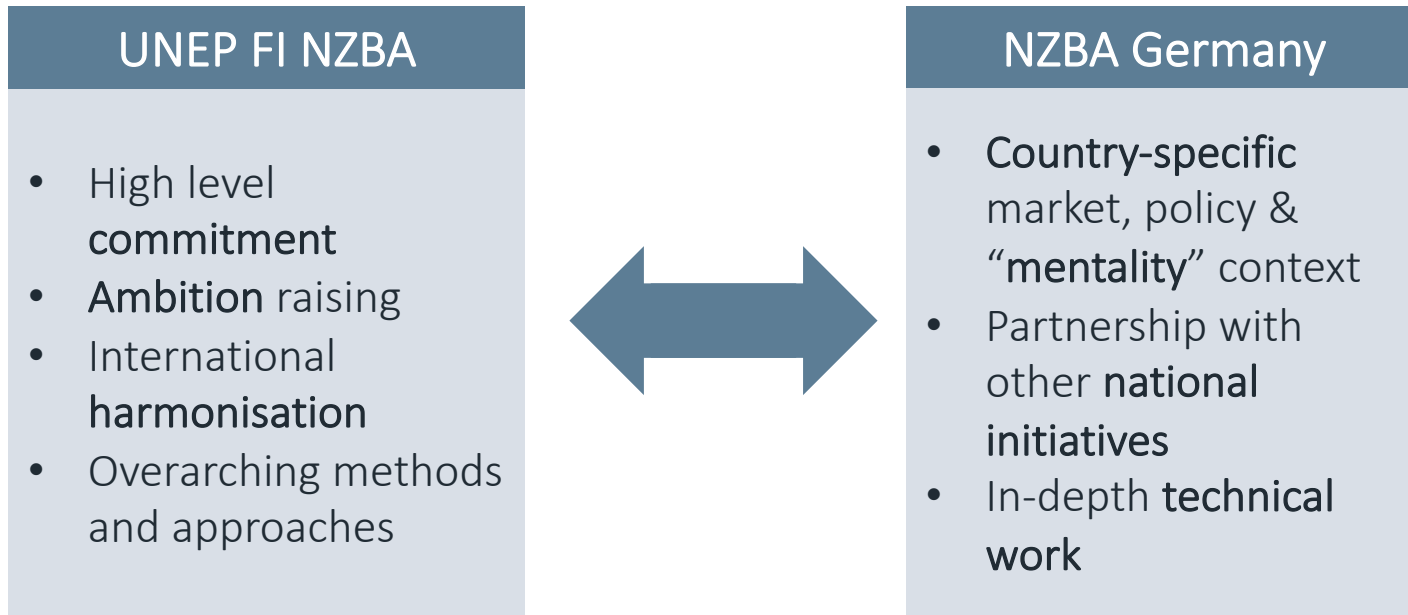
Develop operational solutions



Stay internationally compatible

Credit to Icons8.de

The NZBAG puts international commitments into the German perspective.



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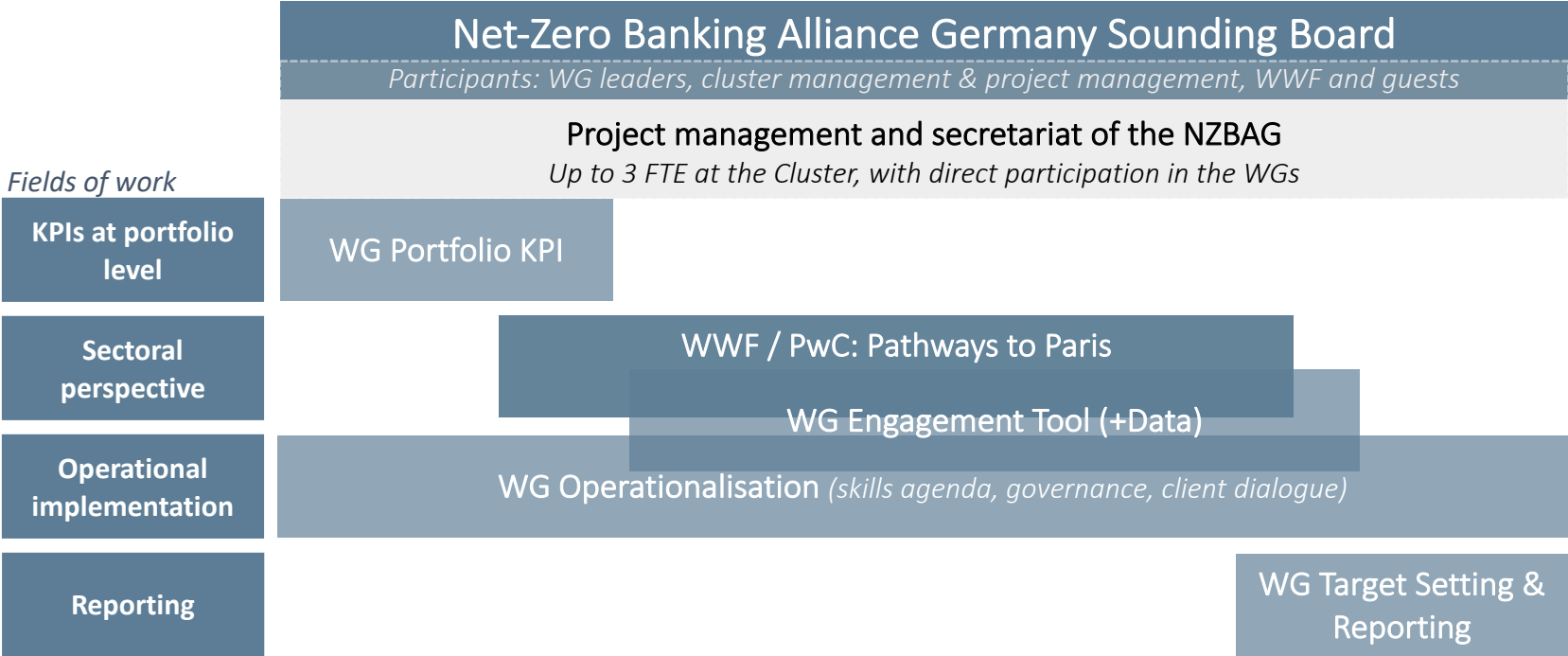
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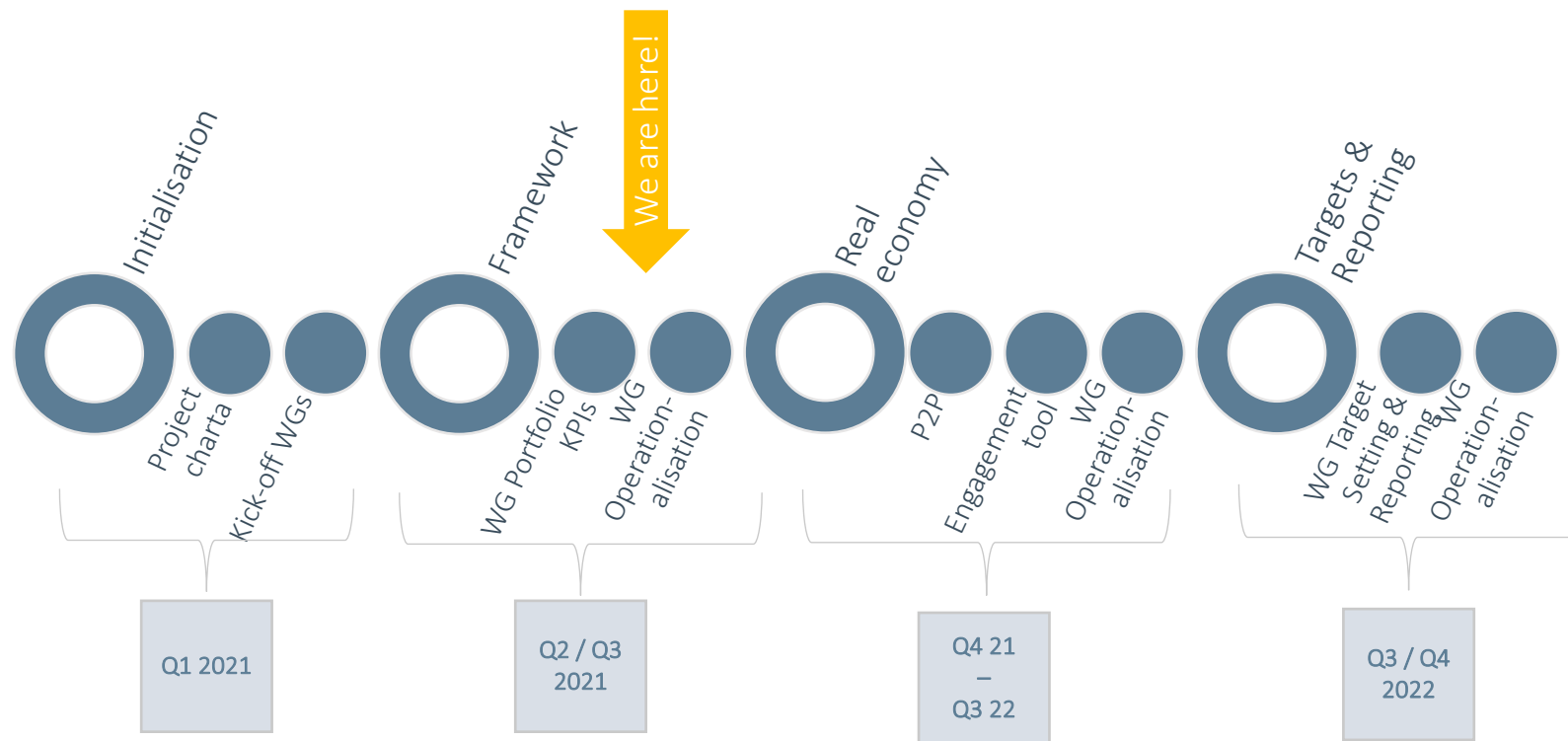
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The NZBAG work targets key areas to make banks fit for Paris.



Key stages in NZBAG's two years of work.



Workshops

Frankfurt, 8. Juli 2021

Bitte wählen Sie einen Workshop.

1

Paris-kompatible
Portfoliosteuerung

Wie können
Kreditportfolios im
Einklang mit den Pariser
Klimazielen gesteuert
werden?

Moderation:
Sebastian Rink

2

Transformation und
Innovation mit und durch
den Mittelstand

Wie können Mittelstand
und Banken die
Transformation
gemeinsam gestalten?

Moderation:
Prof. Dr. Christina Bannier

3

Daten und
Digitalisierung

Wie können bestehende
Datenlücken geschlossen
werden?

Moderation:
Dr. Christian Haas

Antitrust guideline

The Green and Sustainable Finance Cluster Germany e.V. (“the Cluster”) is a platform that brings together stakeholders from the private and public finance sector, regulators, policymakers, NGOs, and academia. The Cluster supports the NZBAG with basic research and coordination to develop methods and processes to fulfil the Climate Self-Commitment of the Financial Sector.

The following antitrust guidelines are to be followed in the Cluster’s activities. The Cluster’s guidelines follow Article 101(1) of the Treaty on the Functioning of the European Union (TFEU) and Section 1 of the Act against Restraints of Competition (GWB).

“The positioning of Frankfurt as a financial center focused on climate-friendly and sustainable financial investments” as well as “the formation of a network [...] in which expertise regarding financial and risk issues related to sustainable and climate-related financial products is bundled” is the statutory purpose of the Cluster. This purpose is fulfilled by the constitution and subsequent basic research of the NZBAG on decarbonisation at the interface of (real) economy and banks. The aim of the antitrust guidelines is to prevent behaviour that could potentially lead to market distortion with respect to innovative technologies and companies or to a reduction in pressure to innovate.

Within the scope of the NZBAG’s activities, only activities that are pre-competitive and comply with the rules of the German Federal Ministry for Economic Affairs and Energy for the promotion of joint industrial research are undertaken. In this context, the entire financial sector is expected to benefit from this.

All official meetings of NZBAG-related activities shall be attended by an employee of the Cluster or, in individual cases, a comparably trained substitute. The employees shall, together with all participating companies and individuals, ensure compliance with antitrust rules.

Discussions within the NZBAG shall only take place regarding the research project. There shall be no exchange or coordination between the participating financial

institutions about:

- A possible individual and concrete utilisation of the results of the individual research projects, e.g., the transfer of findings and knowledge into products or processes relevant for competition.
- Confidential information on the activities of the participating companies; as opposed to information that is generally known to the public.
- Costs of research projects if they were carried out by the companies themselves.
- Individual technical know-how of a company that is not generally known (secret) and essential, and that is relevant for the further development or exploitation of the presented research results.
- Potential or planned own research and development of the respective companies, which builds on the presented results, as well as own comparable research.
- A limitation of a company’s own research and development in an area outside the specific research project, as well as a limitation of a company’s own research and development in the area of the specific research project after its completion.
- Aspects that would provide competitive advantages to a single company or multiple companies.
- The adaptation and competitive implementation of the results in products, processes or services takes place in the companies following the project.
- Disclosure of the results of the NZBAG’s work, e.g., via publications and specialist conferences is planned beyond the group of participants.

Within the framework of the NZBAG, there must – of course – be no exchange or agreements on topics that are illegal under antitrust law.