

# Join the good side



"Our net result was affected by provisions on part of our loan portfolio and other provisions to support the strategic programmes to provide a strong basis for sustainable financial performance over time. Still, the fundamentals of our business remain strong and provide a robust foundation for future growth and impact"

**Marcel Zuidam - CEO Triodos Bank**

[Read the full press release here](#)

[Read the Annual Report 2025 here](#)

## At a glance

### Impact

**42%**

reduction in greenhouse gas emissions compared to our 2020 baseline year, meeting our 2030 target in 2025 (2024:-28%)



**63%**

residential mortgages financed with an A energy label or higher (2024:62%)



**99.8%**

of total customer assets are in the real economy



### Business

**€1.1 bln**

in new business lending  
€6.1 bln in total business lending in our five transition themes



**€597 mln**

growth in deposits from customers grew to €15.1 bln driven by an increase of €452 mln from personal banking customers



**€736 mln**

in new residential mortgages primarily in the Netherlands, bringing our total mortgage portfolio to €5.6 bln



### Financials

**€-25.0 mln**

net result materially impacted by one-off provisions (2024:€-3.0 mln)



**-2.0%**

return on equity materially impacted by one-off provisions (2024:-0.2%)



**85%**

cost income ratio (2024:97%)



### Customers

**748,619**

personal and business banking customers (2024:747,817)



**3**

rNPS for Personal Banking (2024:-8)

**-19**

rNPS for Business Banking (2024:-30)

**22**

rNPS for Triodos Investment Management (2024:n.a.)

