

Half year report 2023



Jeroen Rijpkema
Chief Executive Officer

“The first six months of this year have been very important for Triodos Bank and its stakeholders. The increased focus of society on social and economic renewal due to the severe consequences of climate change, loss of biodiversity and social inequality results in persistent demand for our banking products with direct impact on financing real change. This clearly contributed to our best ever half year financial results. The improvement in profitability enables Triodos Bank to deliver greater positive impact for our stakeholders, as well as providing an adequate financial return for our investors.

For our Depository Receipt Holders these strong results coincide with the restoration of tradability of our Depository Receipts. I’m pleased that given our strong results and solid financial position, we can pay an interim dividend to our Depository Receipt Holders.”

[> See the full press release](#)

Financial overview



Net profit of
EUR 35.2 million



Cost-Income Ratio
73%



Return on Equity
5.6%



Interim dividend
EUR 1.23

Impact highlights

Important step towards our net-zero target by 2035: near-term emissions reduction targets validated as science-based

Triodos Bank is building up its portfolio to remove greenhouse gases from the atmosphere

Progress on implementing five transition themes: food, resources, energy, society and well-being