

Annual Report 2022

Triodos  Bank

Appendix VI – Co-worker and environmental statistics

Co-worker statistics

Co-worker statistics are gathered through various HR systems and consolidated by Group HR throughout the year. By setting group definitions for all countries, we assume all co-workers are in scope and statistics are calculated consistently.

Social key figures¹

Social key figures ²	2022		2021		2020		2019		2018	
	Inside NL	Outside NL	Inside NL	Outside NL	Inside NL	Outside NL	Inside NL	Outside NL	Inside NL	Outside NL
Number of co-workers at year-end	997	818	942	773	889	703	791	702	737	690
Average number of ftes during the year ³	876.9	755.7	827.7	705.0	740.6	668.1	677.1	668.6	649.1	647.6
Number of ftes at year-end ⁴	896.5	782.5	844.0	739.5	792.6	670.5	703.3	667.1	658.0	659.4
Sickness rate	4.7%		3.5%		3.7%		4.3%		3.8%	

¹ The co-worker report includes everyone employed by Triodos Bank.

² The co-worker report includes everyone employed by Triodos Bank.

³ Fte stands for full-time equivalents and is the number of co-workers calculated on a full-time basis per week. (For The Netherlands this is 40 hours, Belgium 37 hours, United Kingdom 37.5 hours, Spain 37 hours, for Germany 39 hours).

⁴ Fte stands for full-time equivalents and is the number of co-workers calculated on a full-time basis per week. (For The Netherlands this is 40 hours, Belgium 37 hours, United Kingdom 37.5 hours, Spain 37 hours, for Germany 39 hours)

Training expenses per co-worker¹

	2022	2021	2020	2019	2018
The Netherlands	2,169	2,036	1,287	2,237	1,242
Belgium	1,972	2,009	1,130	1,012	1,669
United Kingdom	1,487	1,625	1,162	1,431	1,124
Spain	1,318	724	459	626	565
Germany	1,812	1,290	941	1,375	1,288
France	-	-	3,025	2,722	3,906
Head office	1,760	1,471	1,341	2,321	2,901
Triodos Investment Management	1,549	2,088	2,143	3,715	2,173
Average	1,720	1,596	1,207	1,840	1,602
Increase	7.7%	32.3%	-34.4%	14.8%	8.9%

¹ All training expenses disclosed are based on the average fte of a whole reporting year and include local training expenses and expenses for the Triodos Academy.

Age categories of co-workers of Triodos Bank at year end

	2022		2021		2020		2019		2018	
	#	%	#	%	#	%	#	%	#	%
< 28 yr	122	6.7%	105	6.1%	94	5.9%	85	5.7%	58	4.1%
28 – 35 yr	351	19.3%	341	19.9%	305	19.2%	283	19.0%	288	20.2%
35 – 42 yr	431	23.7%	417	24.3%	403	25.3%	415	27.8%	416	29.2%
42 – 49 yr	404	22.3%	371	21.6%	350	22.0%	326	21.8%	303	21.2%
49 – 56 yr	325	17.9%	315	18.4%	289	18.2%	250	16.7%	245	17.2%
>= 56 yr	182	10.0%	166	9.7%	151	9.5%	134	9.0%	117	8.2%
Total	1,815	100.0%	1,715	100.0%	1,592	100.0%	1,493	100.0%	1,427	100.0%
Average age	42.0		42.0		41.9		41.7		41.7	

Years of service of co-workers of Triodos Bank at year end

	2022		2021		2020		2019		2018	
	#	%	#	%	#	%	#	%	#	%
0-1 yr	277	0	245	14.3%	230	14.4%	209	14.0%	173	12.1%
1-3 yr	420	0	400	23.3%	342	21.5%	323	21.6%	374	26.2%
3-5 yr	272	0	254	14.8%	293	18.4%	328	22.0%	297	20.8%
5-10 yr	514	0	505	29.4%	454	28.5%	375	25.1%	367	25.7%
10-15 yr	218	0	214	12.5%	192	12.1%	179	12.0%	140	9.8%
> 15 yr	114	6.3%	97	5.7%	81	5.1%	79	5.3%	76	5.3%

Sickness rate

	2022	2021	2020	2019	2018
The Netherlands	5.7%	3.2%	4.0%	5.5%	5.1%
Belgium	7.5%	5.9%	6.5%	6.1%	3.6%
United Kingdom	2.1%	3.2%	2.5%	2.4%	2.4%
Spain	3.1%	3.6%	4.6%	5.8%	5.6%
Germany	3.9%	3.1%	4.5%	3.9%	2.8%
France	-	-	3.6%	2.2%	0.8%
Head office	5.5%	4.1%	3.1%	3.0%	2.7%
Triodos Investment Management	4.3%	1.4%	1.8%	2.7%	2.7%
Total¹	4.6%	3.5%	3.7%	4.3%	3.8%

¹ Our sickness rate remains above our target, which is not to exceed 3%. Therefore our focus lies on promoting well-being as described in the co-worker chapter of this annual report.

Attrition

	2022	2021	2020	2019	2018
The Netherlands	9.9%	7.9%	8.2%	8.8%	11.3%
Belgium	11.7%	11.5%	10.1%	13.6%	9.4%
United Kingdom	19.5%	17.6%	7.7%	13.9%	15.0%
Spain	6.7%	5.5%	4.2%	5.7%	5.9%
Germany	12.2%	11.8%	10.3%	4.7%	10.6%
France	-	-	100.0%	46.7%	13.3%
Head Office	9.1%	8.5%	8.2%	8.0%	6.3%
Triodos Investment Management	14.2%	11.1%	8.2%	12.9%	7.6%
Total¹	11.4%	9.8%	8.2%	9.9%	8.9%

¹ Our attrition rate exceeds our target of 10%. This is sometimes related to specific local circumstances and changes in the organisation and sometimes related to tight labor market.

Contract type

Contract type ¹	2022		2021		2020		2019	
	Fixed	Permanent	Fixed	Permanent	Fixed	Permanent	Fixed	Permanent
The Netherlands	1	359	2	343	7	333	55	238
Belgium	2	169	2	160	4	152	2	137
United Kingdom	13	265	23	223	10	195	18	178
Spain	4	275	11	274	5	269	15	271
Germany	-	74	1	73	1	67	-	68
France	-	-	-	-	-	-	-	10
Head Office	26	415	19	366	8	334	47	270
Triodos Investment Management	4	208	9	209	17	190	28	156
Total²	50	1,765	67	1,648	52	1,540	165	1,328

¹ In the General Disclosures of the GRI Standards, Disclosure: 102-8, the requirement has been added: 'Total number of employees by employment contract (permanent and temporary), by region'. Therefore, as of 2016 we report the number of fixed and permanent contracts at year-end.

² The majority of the organisation's work is performed by co-workers under permanent contract with Triodos Bank.

Total number of co-workers by contract, by gender

	2022		2021		2020	
	Fixed	Permanent	Fixed	Permanent	Fixed	Permanent
Male	31	879	36	827	30	780
Female	19	886	31	821	22	760
Total	50	1,765	67	1,648	52	1,540

Total employees (payroll) covered by collective bargaining agreements

	2022				2021			
	Total	Non CBA ¹	CBA		Total	Non CBA	CBA	
The Netherlands	997	6	991	99.4%	942	5	937	99.5%
Belgium	172	-	172	100.0%	162	-	162	100.0%
United Kingdom	290	290	-	0.0%	251	251	-	0.0%
Spain	282	-	282	100.0%	286	-	286	100.0%
Germany	74	74	-	0.0%	74	74	-	0.0%
France	-	-	-	0.0%	-	-	-	0.0%
Total²	1,815	370	1,445	79.6%	1,715	330	1,385	80.8%

¹ For the Netherlands this only applies to Executive Board members. The UK has no collective bargaining agreements in place. All contractual terms are based on the standard terms and conditions of TBUK in line with group policies, are in line with the financial market in the United Kingdom and applicable to all co-workers of TBUK. Germany has no collective bargaining agreement, but applies the same terms and conditions as the collective labour agreement of the private banking industry in Germany for all positions.

² The majority of all co-workers under contract with Triodos Bank are covered by collective bargaining agreements.

Total number of co-workers by region, by gender

	2022		2021	
	Male	Female	Male	Female
The Netherlands	553	444	525	417
Belgium	73	99	72	90
United Kingdom	136	154	118	133
Spain	104	178	103	183
Germany	44	30	45	29
Total	910	905	863	852

Total number of co-workers by region, by fulltime/parttime

	2022		2021	
	Fulltime	Parttime	Fulltime	Parttime
The Netherlands	414	583	388	554
Belgium	146	26	139	23
United Kingdom	229	61	199	52
Spain	257	25	259	27
Germany	43	31	43	31
Total	1089	726	1028	687

Total average FTE external co-workers

	2022	2021
Total	132.1	132.6

Environmental statistics

Environmental key figures

	2022	2021	2020	2019	2018
Energy consumption (in buildings)¹					
Total electricity consumption in kWh	2,043,447	2,475,037	2,627,044	2,869,520	2,681,588
Electricity in kWh/fte	1,158	1,486	1,742	1,980	1,930
Total gas consumption in m ³	58,361	65,630	68,888	143,816	143,935
Gas in m ³ /fte	33	39	46	99	104
Business travel²					
By aircraft in km/fte	897	384	760	3,622	3,452
By car in km/fte	451	385	414	888	1,036
By public transport in km/fte	404	118	194	631	589
Commuting²					
By car in km/fte	1,338	881	1,536	3,582	4,025
By public transport in km/fte	1,788	621	851	4,791	3,361
By bike or on foot in km/fte	220	112	317	1,282	606
Paper usage¹					
Total paper usage in kg/fte	18	34	34	67	81
Blank copy recycled paper in kg/fte	2	2	3	11	13
Letter head paper/leaflets/etc. in kg/customer	0	0	0	0	0
Waste³					
Waste in kg/fte	45	75	49		
Co-workers					
Internal in fte	1,633	1,533	1,404	1,346	1,297
External in fte	132	133	105	104	93
Buildings (absolute figures)					
Surface area in m ²	26,697	28,830	36,409	36,734	34,321
Volume in m ³	88,578	94,443	122,954	123,929	114,445

¹ For the calculations per fte, the total number of fte's are used (internals plus externals).

² Only kilometers travelled by internal co-workers are taken into account. For the calculations per fte, also only the number of internal fte's are used.

³ This key figure is related to the waste generated in operations and has been added to the reporting scope retroactively from 2020.

Emission of CO₂ (equivalents)

In thousands of kg	2022	2021	2020	2019	2018
Scope 1					
Gas consumption (heating)	59	66	61	70	73
Fossil-fuelled company cars & lease cars	191	176	109	197	156
Scope 2					
Electricity ¹	10	3	14	22	7
Electric company cars & lease cars ²	48	50	42	65	19
Scope 3					
Privately owned cars, rental cars & taxi's	406	227	469	1,165	1,312
Public transport	60	28	35	130	105
Flights	290	118	215	1,129	997
Paper	41	72	65	123	143
Waste ³	25	23	25		
Downstream leased assets ⁴	178	178	178		
TOTAL⁵	1,308	942	1,215	2,901	2,812
Minus: Compensation for CO ₂ credits	--1,713	--740	--1,011	--2,901	--2,812
CO₂ balance	--405	202	203	-	-
CO ₂ compensation costs per tonne (EUR)	€ 17.55	€ 12.65	€ 10.95	€ 8.40	€ 8.40

¹ Due to changes in the method of calculation, the CO₂ emissions of electricity has fluctated in previous years.

² As the source for electricity is not always clear, we assume grey electricity for charging.

³ These are emissions related to the waste generated in operations. This category has been added to the reporting scope retroactively from 2020.

⁴ These are emissions related to our Investment property and Repossessed property held-for-sale (note 8 and note 12 to the consolidated balance sheet). This category has been added to the reporting scope retroactively from 2020, using the data for 2022 as estimates for 2020 and 2021 due to lack of data from before 2022.

⁵ For the calculation of the total emissions, the unrounded values of the items were used, which might give a different result than the sum of the rounded values.

Methodology

The data to calculate the final CO₂ footprint of Triodos Bank are collected by Local Environmental Managers (LEMs) in the various countries where Triodos Bank has its operations. They complete all data, including underlying evidence, in a CO₂ Management Application of the Climate Neutral Group (CNG). The Environmental manager in The Netherlands checks if the input of all data and evidence has been done correctly. After the completion of this phase, all data is consolidated by the Finance Division (using the

four eyes principle). Finally, an external auditor checks if all relevant data has been entered accurately and approves the outcome. CNG determines conversion factors for the calculation of the amount of greenhouse gas emissions caused by Triodos Bank on an annual basis. The conversion factor multiplied by the outcome of the different components results in Triodos Bank's total CO₂ footprint.

The CO₂ footprint breakdown in different scopes is in line with international standards like the Greenhouse Gas protocol (GHG Protocol) and the Global Reporting Initiative (GRI).