

Together we shape a better future

Half Year Report 2025



“Triodos Bank is moving into a new phase with a clear strategy to continue to deliver meaningful impact. This strategy will increase our relevance by growing our customer base, strengthening our customer focus, further innovating and digitalising and becoming a more cost-efficient organisation”

Marcel Zuidam - CEO Triodos Bank

[Read the full press release](#)

At a glance

Impact



€570m

in total business loan origination towards our five transition themes



€333m

in new production of residential mortgages



€288m

increase in deposits from our customers

Financials



€17.0m
€27.4m

net profit is €17.0m. Excl. the addition to the provision for the settlement with Depository Receipt (DR) Holders, net profit is €27.4m.



2.7%
4.4%

annualised return on equity (RoE) is 2.7%. Excl. addition to the provision for the settlement with DR Holders annualised RoE is 4.4%.



86%
79%

cost income ratio is 86%. Excluding the addition to the provision for the settlement with DR Holders, cost income ratio is 79%.

People



747,665

personal and business banking customers



1,959

internal co-workers



38%

of our senior managers are women (managers who report directly to the Executive Board)

Other highlights



Euronext

Triodos Bank DRs were listed on Euronext Amsterdam



80%

of issued DRs have been registered for a settlement offer by DR Holders signing individual settlement agreements as at the date of this report (11.4 million DRs).