

KONUR ERU LÍKA
Í SJÁVARÚTVEGI



Sjálfbær fjármál og bláar lánveitingar

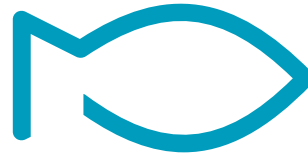




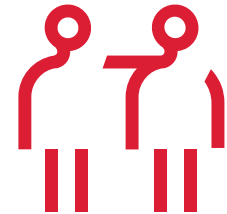
Sjálfbær fjármálarammi Íslandsbanka



Grænn flokkur



Blár flokkur



Rauður flokkur



Blái flokkurinn



1. Vistvænar vörur, tækni og ferlar tengt hringrásarhagkerfi

- Fyrirtæki með sjálfbærnivottun yfir vörur, þjónustu eða ferli



2. Mengunarvarnir og stýring

- Samdráttur, stýring og viðbragðsstjórnun á sjávarmengun
- Rafvæðing hafna og fiskimjölverksmiðja

3. Orkuskipti í samgöngum á sjó

- Fiskiskip, flutningaskip og ferjur sem vinna 100% á endurnýjanlegum orkugjafa



Blá lán og skuldabréf

Blá Lán

- Félag fær lán frá banka sem fellur í einhvern af bláu flokkum bankans

Blá Skuldabréf

- Blá skuldabréf eru á sama stað og græn fyrir 10 árum
- Félög gera sinn eigin ramma og þriðji aðili staðfestir
- Íslandsbanki tók þátt í fyrstu bláu skuldabréfaútgáfu á Íslandi árið 2021

Hvers vegna að fjármagna blá verkefni?

- Hafið er mikilvægur þáttur í baráttunni við loftslagsbreytingar
- Heimsmarkmið 14 Líf í vatni fær næst minnsta magn fjármögnunar





Sustainable seafood products¹

The seafood industry is one of the pillars of the Icelandic economy. A healthy ocean and thriving fish stocks are key to Iceland's future prosperity.

Five seafood companies have been approved into the blue project category for eco-efficient products as of year-end 2021. In 2021, around 36,000 tonnes of MSC certified fish were caught by the financed companies and around 8,000 tonnes of sustainable seafood were produced.

Four out of the five seafood companies were granted "pure play" loans. A pure play company in the blue category is a company deriving over 90% of its revenue from MSC certified products, as defined by Íslandsbanki's Sustainable Financing Framework.



MSC certification is a way of showing that a fishery meets international best practice for sustainable fishing. In order to attain MSC certification, an independent body must assess and confirm a fishery's activity minimizes impact on ecosystems, that its level of fishing ensures enough fish are left in the ocean and that relevant laws are complied with.

Estimated impact of Íslandsbanki's share of funding

	ISK m	MSC certified product sold (tonnes)	Certified products of total products sold	Share of funding
Sustainable seafood processing plants	1,800	8,000	100%	100%
Fisheries	17,600	36,000	96%	93%
Total	19,500	44,000	97%	94%



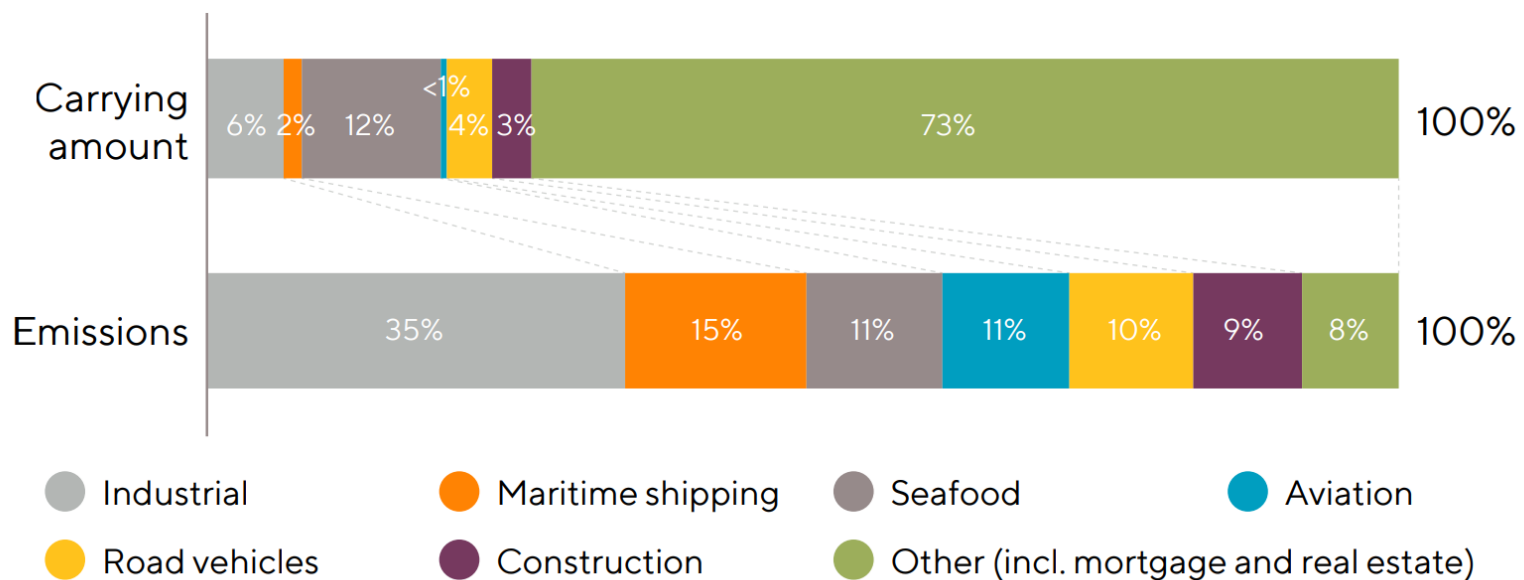
44,000 tonnes of MSC certified products sold



Losun útlánasafns Íslandsbanka fyrir 2021

Emissions from balance sheet activities in 2021

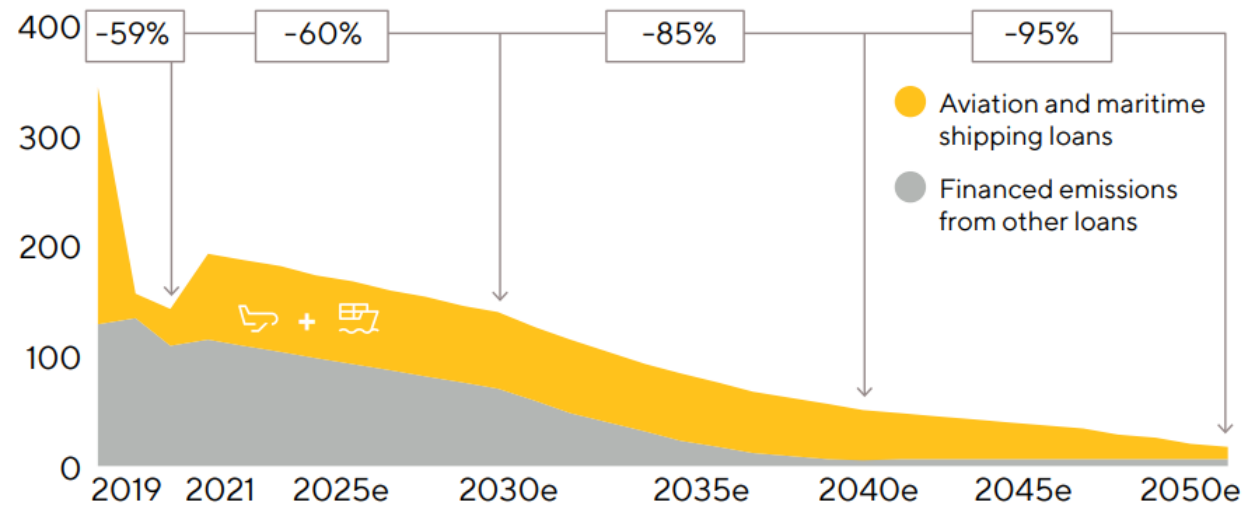
Sector split by amount and emissions (total = 145 ktCO₂e)





Leiðin að kolefnishlutleysi

Estimated pathway of emissions from balance sheet¹
(ktCO₂e)





Hvað þarf að gera?

 **Mælingar**

 **Markmið**

 **Aðgerðir**

 **Upplýsa um áhrif aðgerða**





Hvað er að koma?



- Evrópureglugerðin (EU Taxonomy)
- Ófjárhagslegar upplýsingar í ársreikningum
- Fjármagnskostnaður
- Auknar kröfur markaðarins
- Hvatar vs álögur



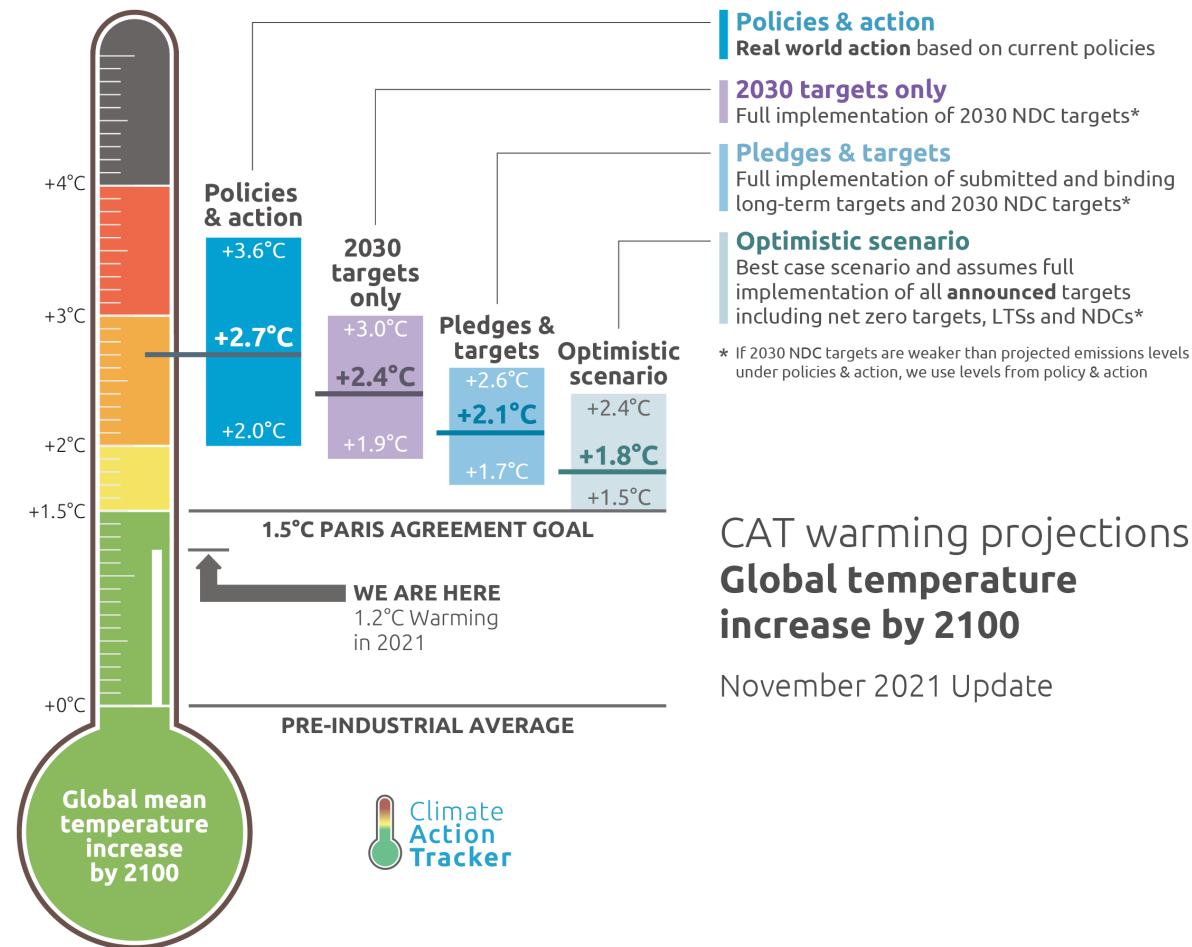


Hvers vegna erum við að þessu?

Hlýnun jarðar stefnir í 3°

*"We are on a highway to **climate hell** with our foot on the accelerator"*

*-Antonio Guterres - aðalritari
sameinuðu þjóðanna á Cop 27.*



CAT warming projections
**Global temperature
increase by 2100**

November 2021 Update



Takk !!!

brynjolfur.bjarnason@islandsbanki.is