

Kapital en viktig pådriver for en bærekraftig fremtid

Thina Margrethe Saltvedt (Ph. D.), Sjefanalytiker Bærekraftig Finans, 30 oktober 2019



Bærekraft - fra noe som kan påvirke **omdømmet**
ditt til noe som kan påvirke **inntjeningen** din

Oljefondets markedsverdi

10 061 036 726 946 NOK

For deg og fremtidige generasjoner



Norway's \$1tn wealth fund set to cut oil and gas stocks

Big groups reprieved as government recommends divestment from upstream producers



There have been increasing fears in Norway over the impact of a sustained drop in energy prices © Bloomberg

6 946 NOK



Norway's \$1tn wealth fund set to cut oil and gas stocks

Big groups reprieved as government r



There have been increasing fears in Norway over the i

Equinor kastet ut av dansk pensjonsfond: – Dette er riktig beslutning for avkastningen vår

Ekskluderer verdens ti største oljeselskaper fra porteføljen.

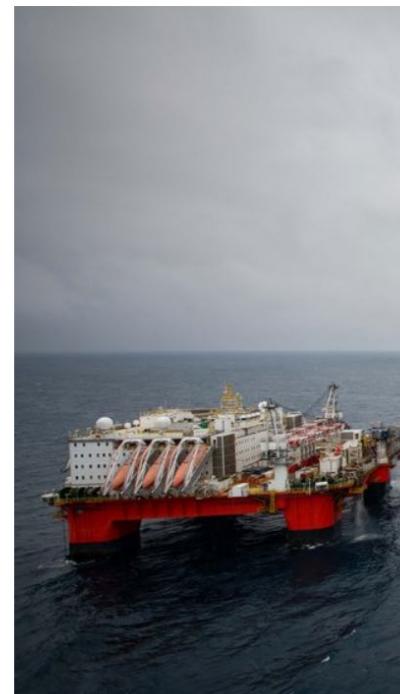


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Equinor kastet u riktig bes

Ekskluc



Ole Ertvaag har fått klar beskjed om også i investere i fornybar energi.
Foto: RUUD, VIDAR / NTB SCANPIX

**Ertvaag: – Hvis jeg skal få
Hitecvision til å vokse, må jeg også
satse på fornybarsektoren**

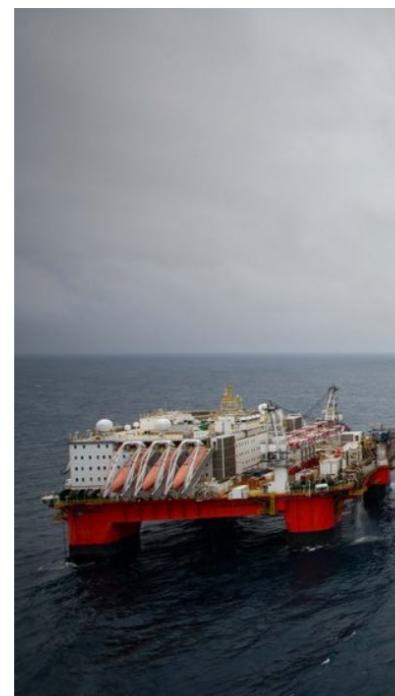


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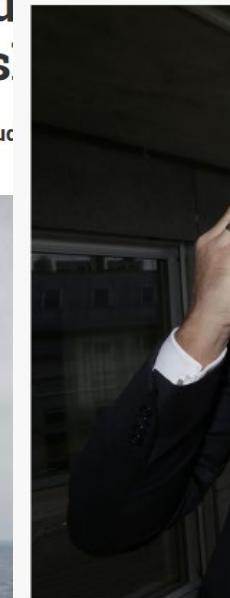


Ole Ertvaag
Hitecvi
satse pa

Stavanger Aftenblad

Meninger Sport Kultur TIPS 05150

Bli abonnent Meny



Firms ignoring climate crisis will go bankrupt, says Mark Carney



A wide-angle photograph of a mountainous landscape. In the foreground, a large, modern white building with a curved roof sits on a snow-covered slope. To its right, a cluster of traditional Norwegian wooden houses with dark roofs is nestled in a grassy field. The middle ground shows a valley with more of these wooden houses and a winding road. A massive, steep mountain rises behind the valley, its upper slopes covered in snow and its lower slopes in dark forest. The sky is overcast with heavy, grey clouds.

Nordea

The background of the image is a wide-angle photograph of a majestic mountain range. The mountains are partially covered in snow, with dark green forests clinging to their slopes. In the foreground, a small cluster of houses and buildings is nestled in a valley. The sky is filled with soft, white clouds.

Nordea

**Vi trenger en nøyaktig PRIS PÅ BÆREKRAFT
OG KLIMATRISIKO for å unngå feilfordeling av
kapital**

Forsikringsselskapene er “første linje forsvar” i finanssektoren

Climate change could make insurance too expensive for most people - report

Munich Re, world's largest reinsurance firm, warns premium rises could become social issue



▲ An aerial view of a neighbourhood destroyed by the 2018 wildfire in Paradise, California. Photograph: Justin Sullivan/Getty Images

EKSTREMVÆRET // Det er ikke gitt at forsikringsselskapene vil fortsette å forsikre boliger som ligger utsatt til for naturkatastrofer.

Kan bli nektet forsikring i fremtiden

Prising av klimarisiko (eller bærekraftrisiko) og muligheter som oppstår vil påvirke retningen som kapitalen beveger seg.

Lavere kreditt rating

**Dårligere
kredittbetingelser/
Dyrere lån**

**Begrenset eller ingen
tilgang på lån eller
annen finansiering**

**Bank of Ireland offers lower interest
rates for going green**

Updated / Thursday, 18 Jul 2019 08:55



Loves grønn bankrabatt

Bank of Ireland is offering green loans and lower interest rates to encourage and reward consumers and businesses to be

**Elektronisk søppel er et kjempe problem.
Har dere kontroll?**



**Elektronisk søppel er et kjempe problem.
Har dere kontroll?**

Is digital really greener than paper?

The paper industry is challenging the assumption that digital marketing is more environmentally friendly than paper



**Elektronisk søppel er et kjempe problem.
Har dere kontroll?**

**The world's e-waste is a huge problem.
It's also a golden opportunity**



**Elektronisk søppel er et kjempe problem.
Har dere kontroll?**

**Varehussjef frustrert over at politiet ikke
prioriterer el-tyveri**



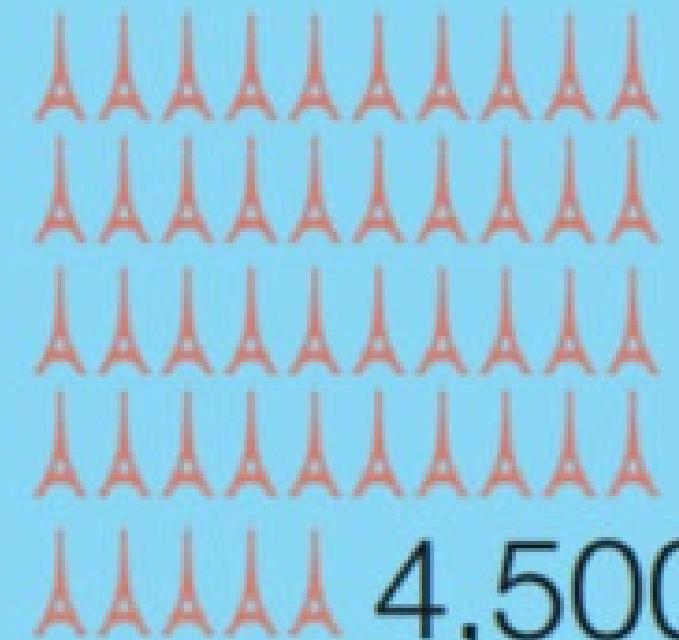
Elektronisk søppel er et kjempe problem.

Har dere kontroll?

Varehussjef frustrert over at politiet ikke prioriterer el-tyveri



This is an equivalent of almost
4,500 Eiffel towers.



4,500
Eiffel towers



**Hvordan jobber dere
med bærekraft?**

**Samarbeider dere med
leverandørene og
kundene?**

Ny næring med grønne datasentre



Research shows the rise of cloud computing could have a positive environmental impact and **help reduce the IT industry's carbon footprint.**



A small business with 100 users could cut its carbon footprint and energy costs by **90% by moving to the cloud.**

Thank you!

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