



From Principles to Practice: Unlocking Energy Efficiency through Responsible Banking

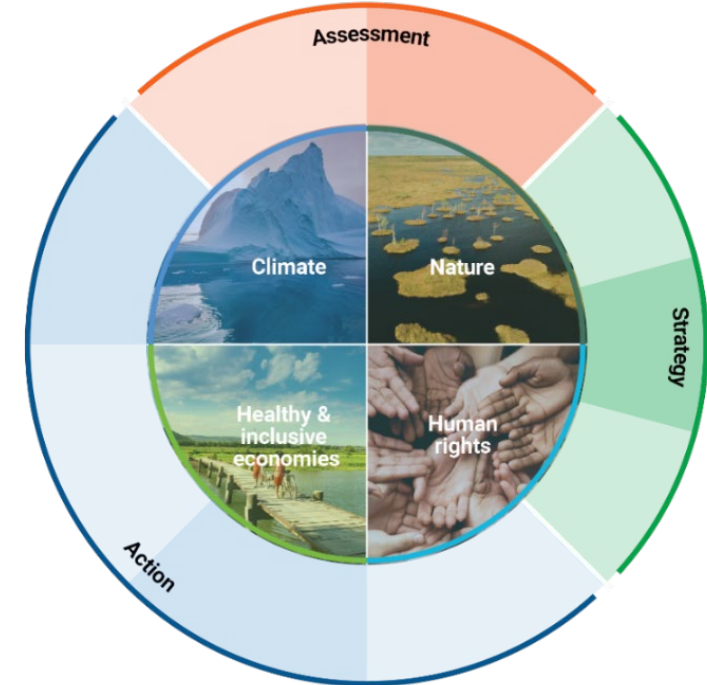
37th ECBC Plenary Meeting

Ana Bachurova
UNEP FI
17 September 2025

The UN Principles for Responsible Banking (PRB)



- **bring together an unparalleled global community** that can drive progress and innovation, support transition, strengthen resilience, and help create a Responsible Banking System.



- provide the framework to **support and guide banks** in integrating and acting on relevant sustainability impacts, risks and opportunities across their entire business.

Growing the community



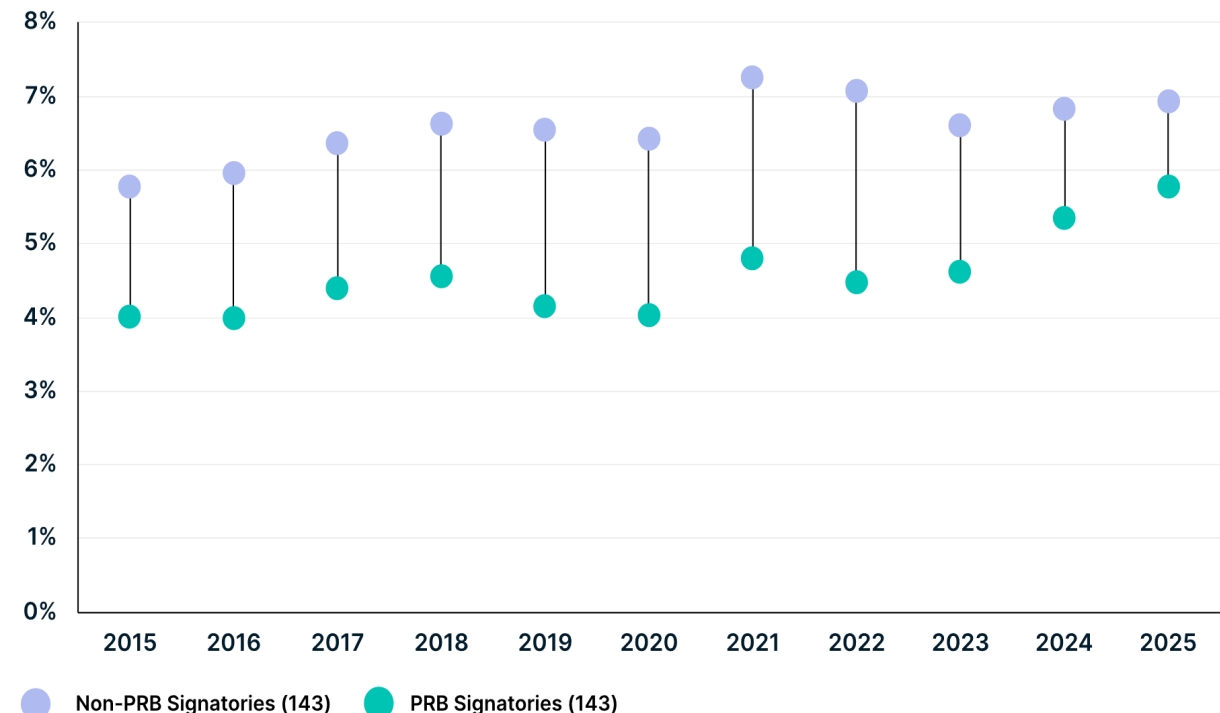
Do commitments matter?

MSCI Sustainability Institute Analysis

- Sector-specific credit-risk policies adopted in emissions-intensive sectors, e.g. utilities:
69% of PRB signatories vs 24%
- Executive pay linked to sustainability performance,
66% of PRB signatories vs 42%
- Offer sustainability-related financial products,
90% of PRB signatories vs 44%



Difference in weighted average cost of capital



Source: MSCI ESG Research, based on propensity score matching of 143 PRB member and non-member institutions within MSCI's ESG Ratings coverage. Data covers the period August 31, 2015 to March 31, 2025.

#RRT
2025 Europe

UN  environment
programme | finance
initiative



Regional Roundtable on Sustainable Finance

09:00 – 18:00 UTC+1, Brussels | 28 October 2025

Co-hosted by



Paul Einerhand on Unsplash

European Energy Efficiency Financing Coalition

- EU Commission convened, UNEP FI privileged partner
- Objective: to facilitate the mobilisation of private financing for energy efficiency investments
- High-level participation from Coalition members
- EU-wide technical expertise in two Focus Areas “Real Estate” and “Enterprises”
- Focus on national market solutions → “National Hubs”
- **Ongoing:**
 Call for Membership: FIs and Industry by 30 September
 Call for Working Group Members under FA “Enterprises” by 30 October



**27 EU
Member States**



**49 Financial
Institutions +**



Industry +

UNEP FI Webinar Series: Implementation Support for Energy Efficiency Finance

- Thematic webinars offering comprehensive insights into the current energy efficiency finance landscape
- Outline risks and opportunities related to financing energy efficiency projects;
- Examine real-world case studies of energy efficiency financing projects, identifying key lessons learned
- Open to PRB signatories and *exclusively* to EEEFIN Coalition members
- First cycle: March – June 2025
 - ✓ 35 – 60 attendees per session
 - ✓ 17 – 37 FIs represented
 - ✓ 9 – 21 countries
- **Stay tuned:** Deep-dive sessions in Q4'2025

Thank you

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