

Swiss Banking with a mission

GlobalanceBank



Sustainability & Entrepreneurship

Learnings & Experiences

Reto Ringger
Founder & CEO Globalance Bank

Zürich, 29. Mai 2013

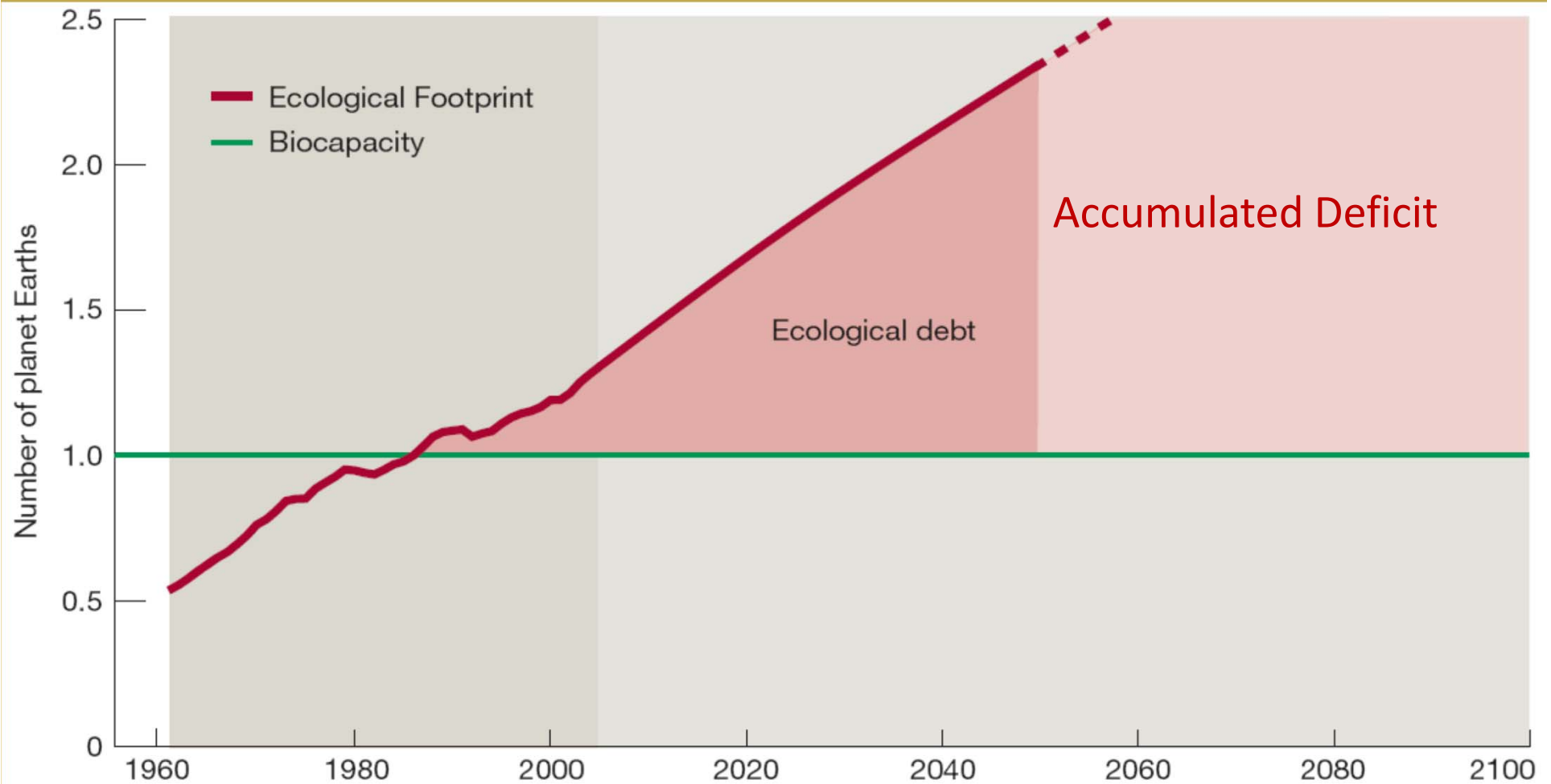
The story of a tuna...



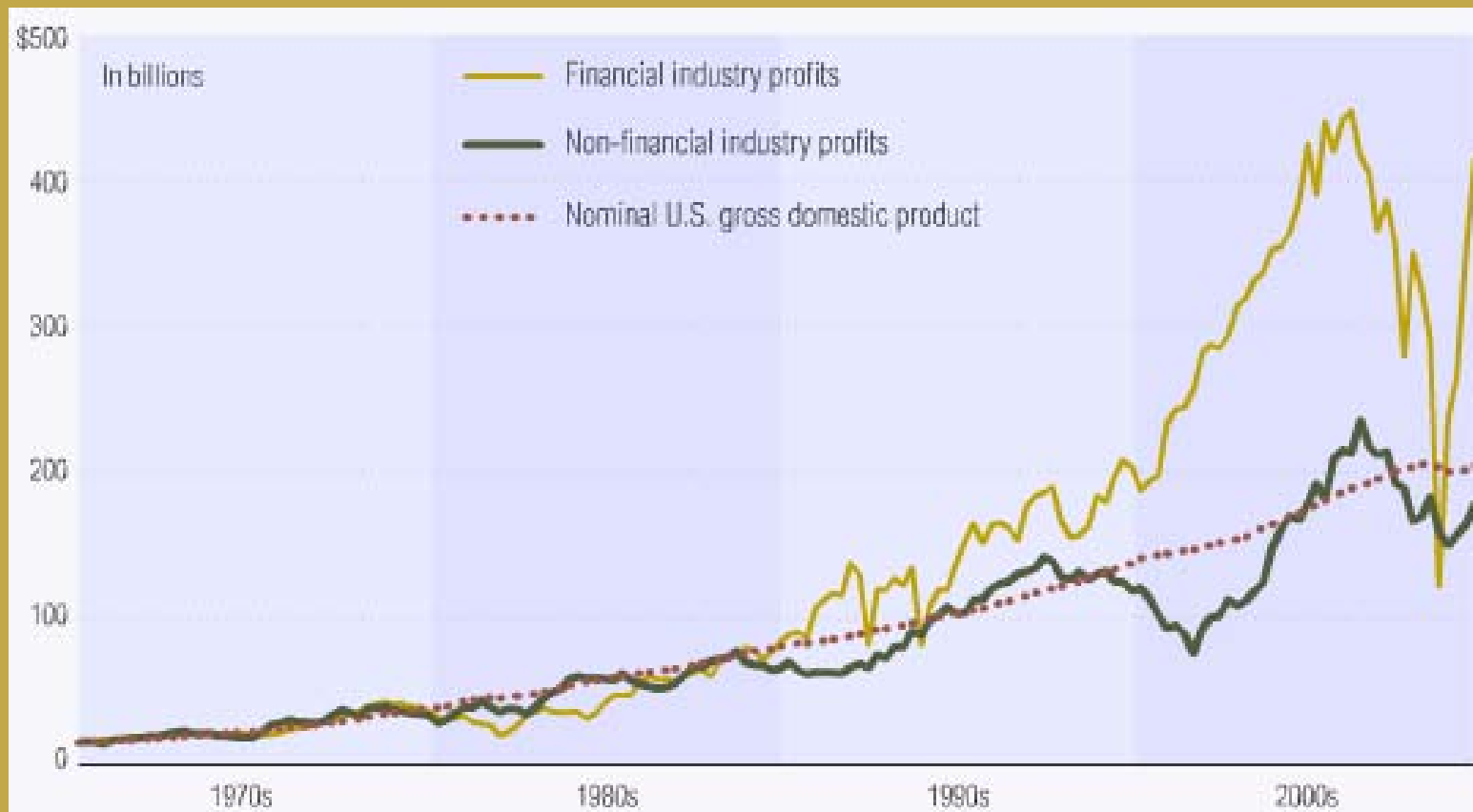
The challenge

The disconnect of financial markets with the real economy

Another debt crisis...



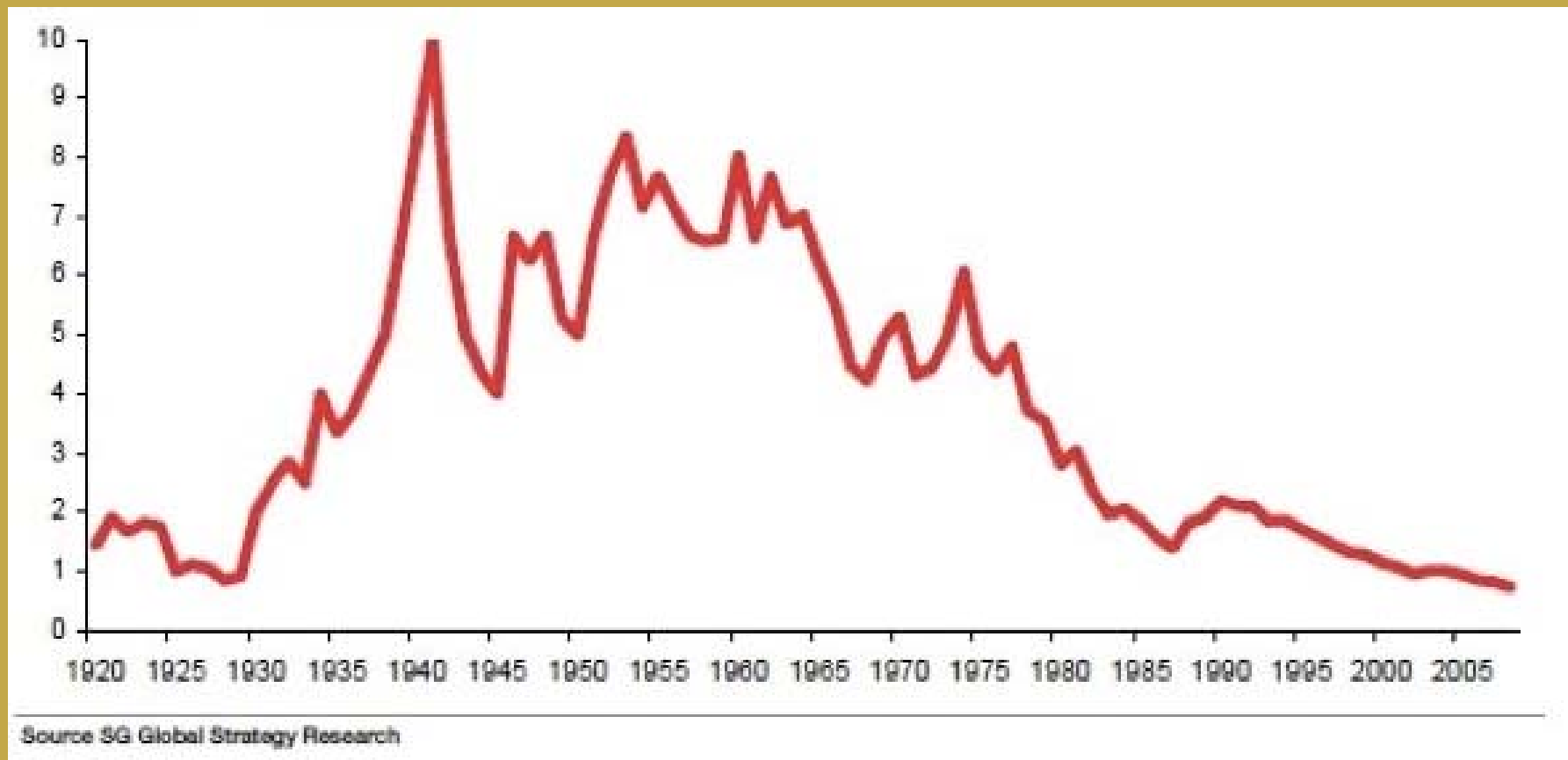
Financial Industry & Real Economy



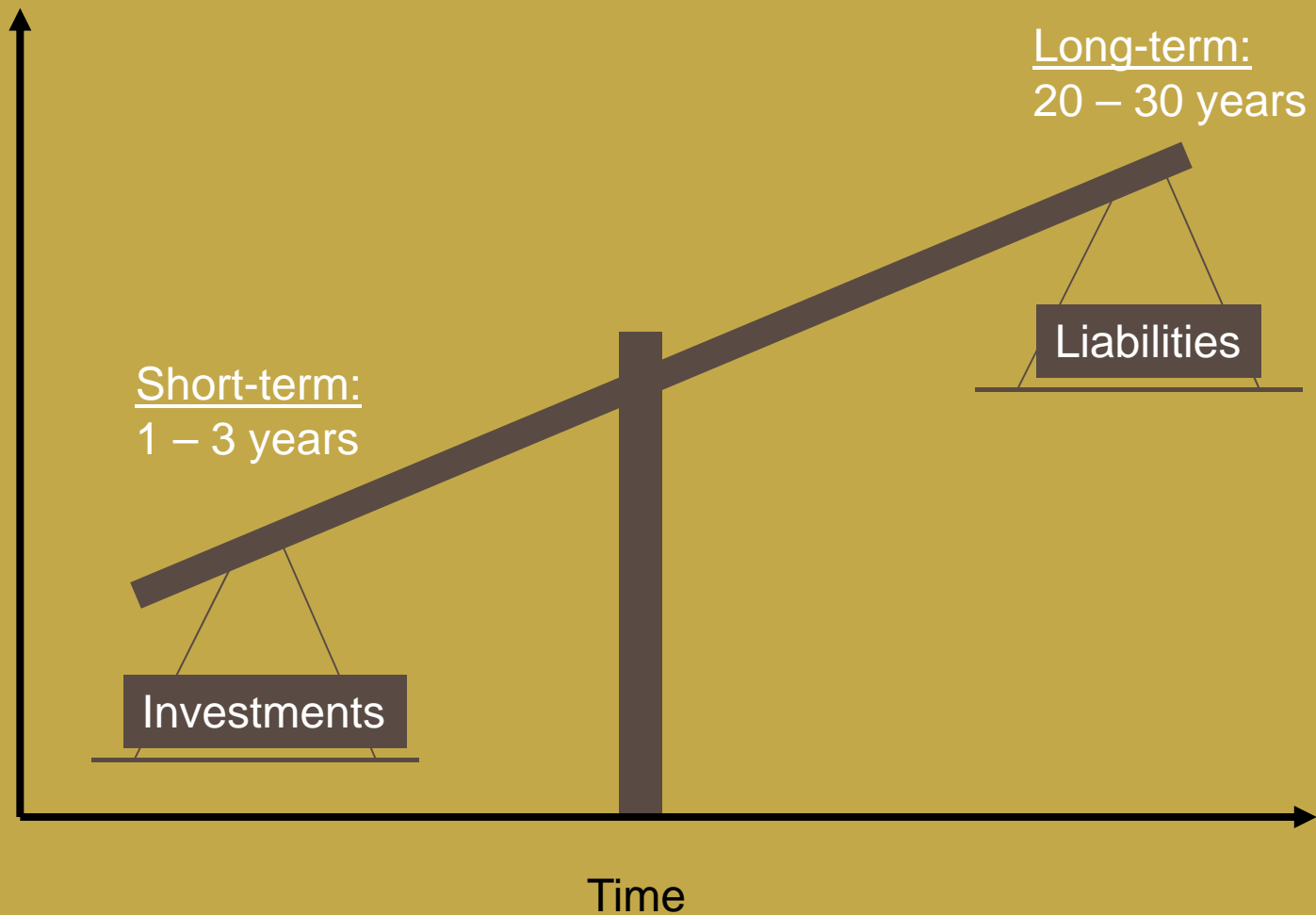
Source: www.tradersnarrative.com

Short-termism

Average Holding Period of Shares (S&P 500)



Pension Funds: long-term vs. short-term?



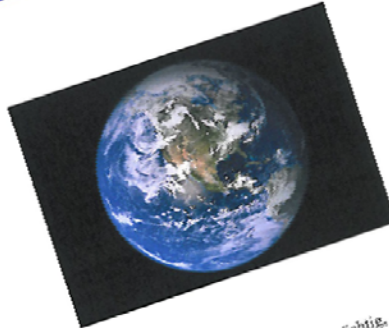
Sustainable Asset Management

The vision behind SAM

STRENG VERTRAULICH

BUSINESS PLAN

SUSTAINABLE ASSET MANAGEMENT®



"Nichts auf der Welt ist so mächtig,
wie eine Idee, deren Zeit gekommen ist."
Victor Hugo

überreicht an: _____

© Sustainable Asset Management ist eine eingetragene Marke

Would you have invested
in this team?



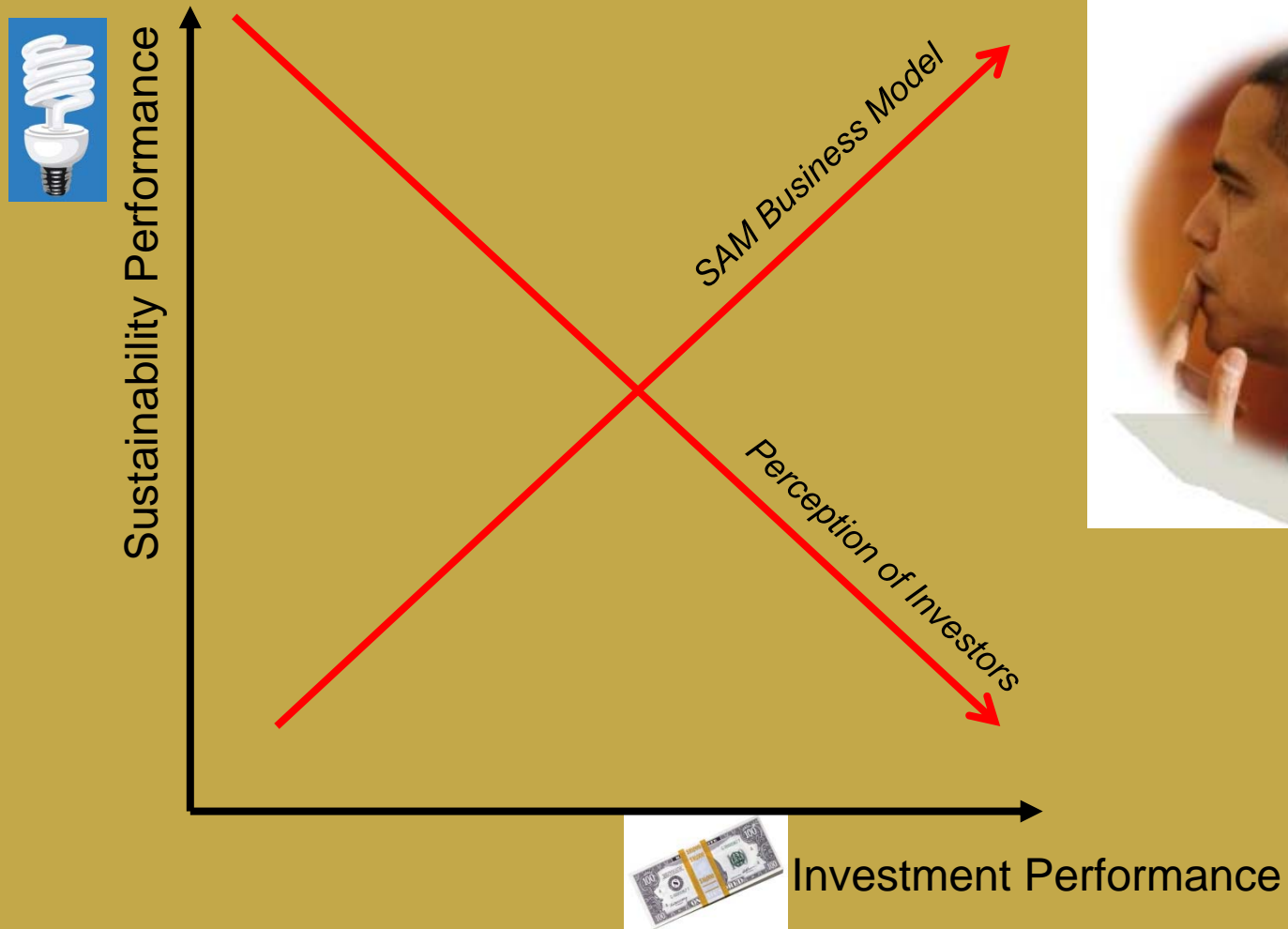
The challenges

Not in the business plan....

Mount Sustainability



Marketing-Dilemma



Dow Jones Sustainability Index



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News@Cisco
Feature Article

Cisco Recognized in the 2006 Dow Jones Sustainability Index
Findings highlight Cisco's corporate citizenship and long-term shareholder value
January 18, 2007



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Divisions	Countries	Health	Diseases	Products
			R&D	Careers

Media News

Basel, 19 September 2005

Roche reselected for inclusion in Dow Jones Sustainability and FTSE4Good Index series

Roche recognised as a leading sustainability-driven company in the healthcare industry

Roche has been reselected as an index component of the Dow Jones Sustainability World Indexes, (DJSI World) and Dow Jones STOXX Sustainability Indexes (DJSI STOXX). Within the healthcare sector Roche is recognized as a leading company in both indexes. In addition, Roche again met the FTSE4Good criteria, so continues to be a member of the FTSE4Good Index series. The selection process involved a thorough assessment of the company's economic, environmental and social performance for inclusion in indexes that track companies that meet globally recognised corporate responsibility standards. The inclusion in these important index series underlines Roche's commitment to

Sustainability Report 2004

About Unisys

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About Unisys

Unisys Included in DJSI World for 5th Year

Unisys has been selected to be a member of the prestigious Dow Jones Sustainability World Indexes (DJSI World) for 2006/2007. This is the 5th consecutive year that Unisys has been included in the index.

The DJSI World comprises more than 300 companies that represent the top 10% of the leading sustainability companies out of the 2,500 companies in the Dow Jones World Index. Unisys is one of only nine U.S. technology companies (23 worldwide) included in the index. In the Computer Services & Internet industry, only 3 of 25 companies reviewed were selected to be members of the DJSI World.

Dow Jones Sustainability Indexes
Member 2006/07



Press and Media

Holcim again named "Leader of the Industry" in the Dow Jones Sustainability Index

September 14, 2006 - Holcim Ltd has again been named "Leader of the Industry" in the Dow Jones Sustainability Index and has thus been acknowledged as the company with the best sustainability performance in the building materials industry for the second year in succession. This renewed recognition underscores the fact that Holcim's sustainability performance satisfies the high expectations placed on global corporations. Holcim has been included in both the Dow Jones Sustainability World Index and the Dow Jones STOXX Sustainability Index (Europe) for four years.

Deutsche Version

The continued integration of sustainability into daily business, the climate-related and recycling strategies as well as the ongoing reduction of CO2 emission all played a part in securing Holcim's leadership position. Holcim also received top grades in corporate governance and the social dimension, in particular for its strong stakeholder relations.

Launched in 1999, the Dow Jones Sustainability Index was the first global index to track and assess the financial performance of leading sustainability-driven companies worldwide. The Dow Jones World Index comprises the top 10 percent of the biggest 2,500 companies globally. The Dow Jones STOXX Sustainability Index (Europe) includes 20 percent of the best placed companies in the Dow Jones STOXXSM 600 Index. Analysis is based on an annual assessment of general and industry specific sustainability criteria undertaken by SAM Group.

Further information:
- Detailed assessment of Holcim: www.holcim.com/sustainable
- More information on the indexes: www.sustainability-indexes.com

Holcim is one of the world's leading suppliers of cement and aggregates (crushed stone, gravel and sand) as well as further activities such as ready-mix concrete and asphalt including services. The Group holds majority and minority interests in more than 70 countries on all continents.

This media release is also available in German.

Corporate Communications: Tel. +41 58 858 87 10
Investor Relations: Tel. +41 58 858 87 67

Internet: www.holcim.com



sense and simplicity

Contact & Support

About Philips

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- Businesses
- Our Brand

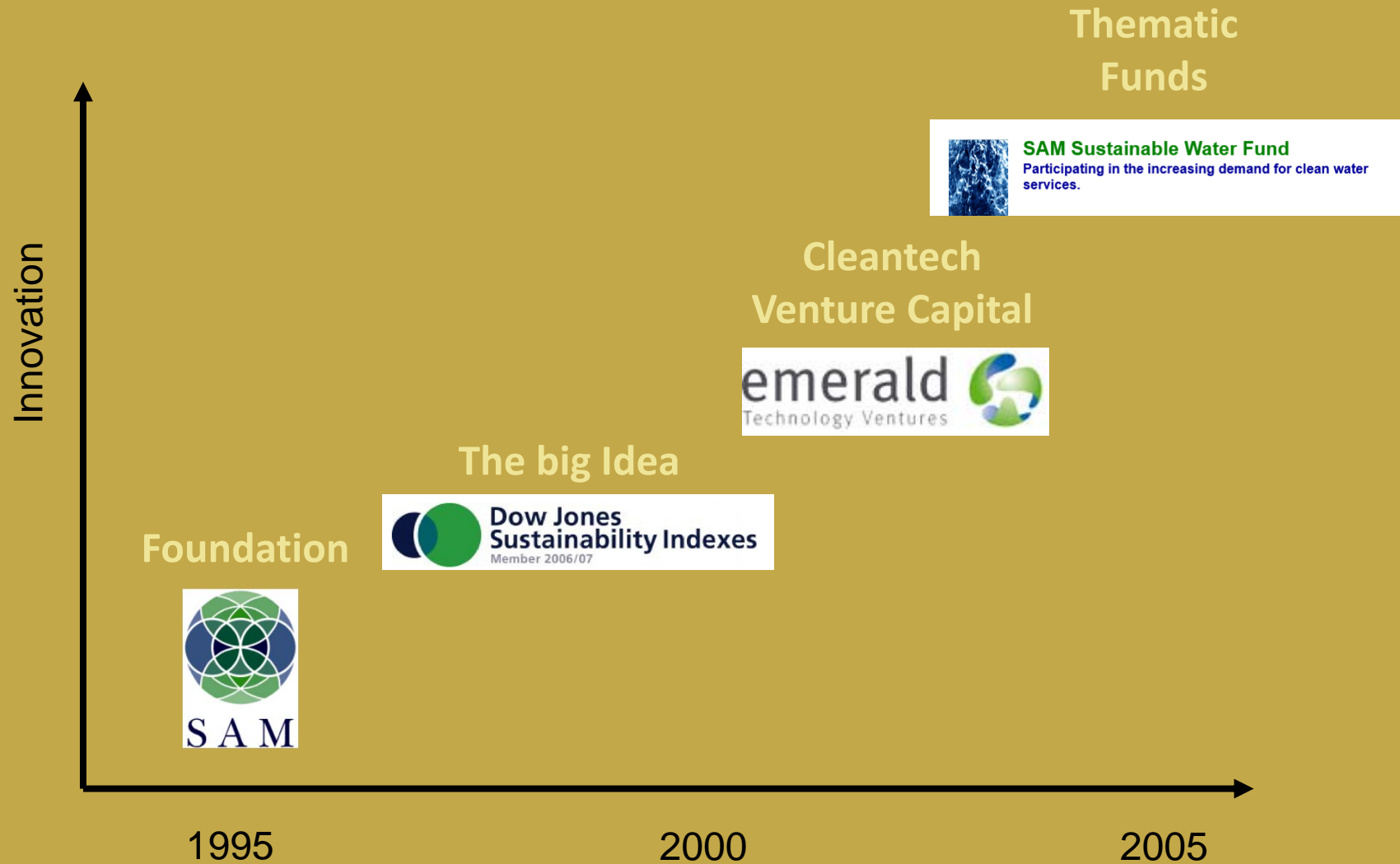
01 Dow Jones names Philips market leader in sustainability



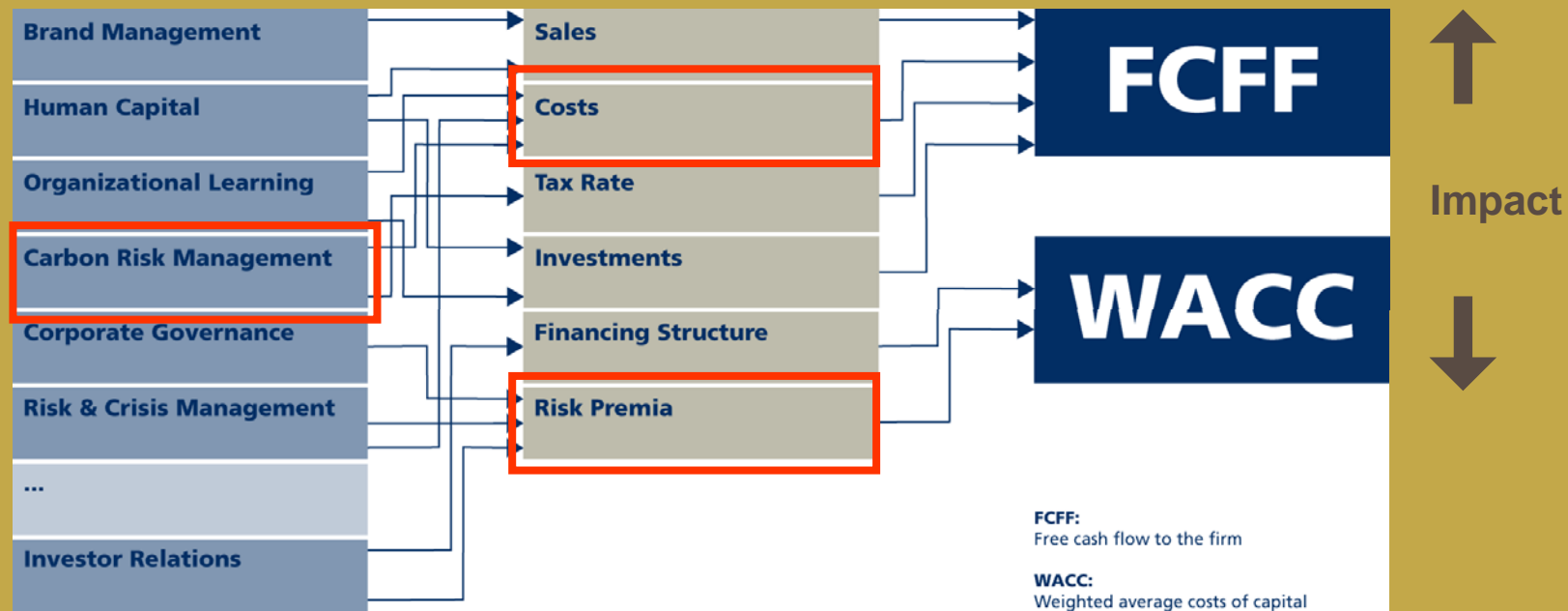
Our offerings

Be open & stay flexible

Market Leader & Global Innovations

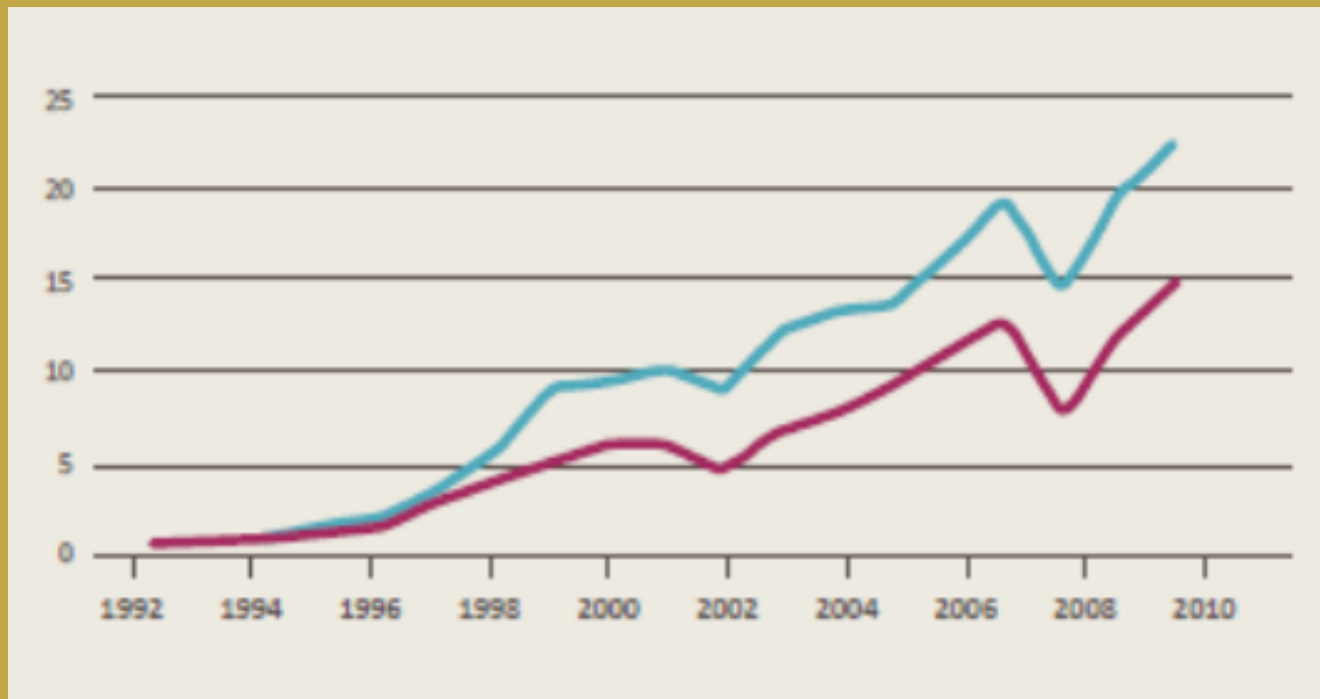


Impact on Shareholder Value



Harvard Study confirms Outperformance

- 180 listed US Companies (90 high Sustainability score, 90 low score)
- Long-term Study: 18 Years (1992-2010)
- Outperformance of 50 % (2.3% p.a.)



High Sustainability Companies

Low Sustainability Companies

What's next?

Sustainability 3.0

Money & Values.....

What is the footprint of my portfolio?



My money can destroy

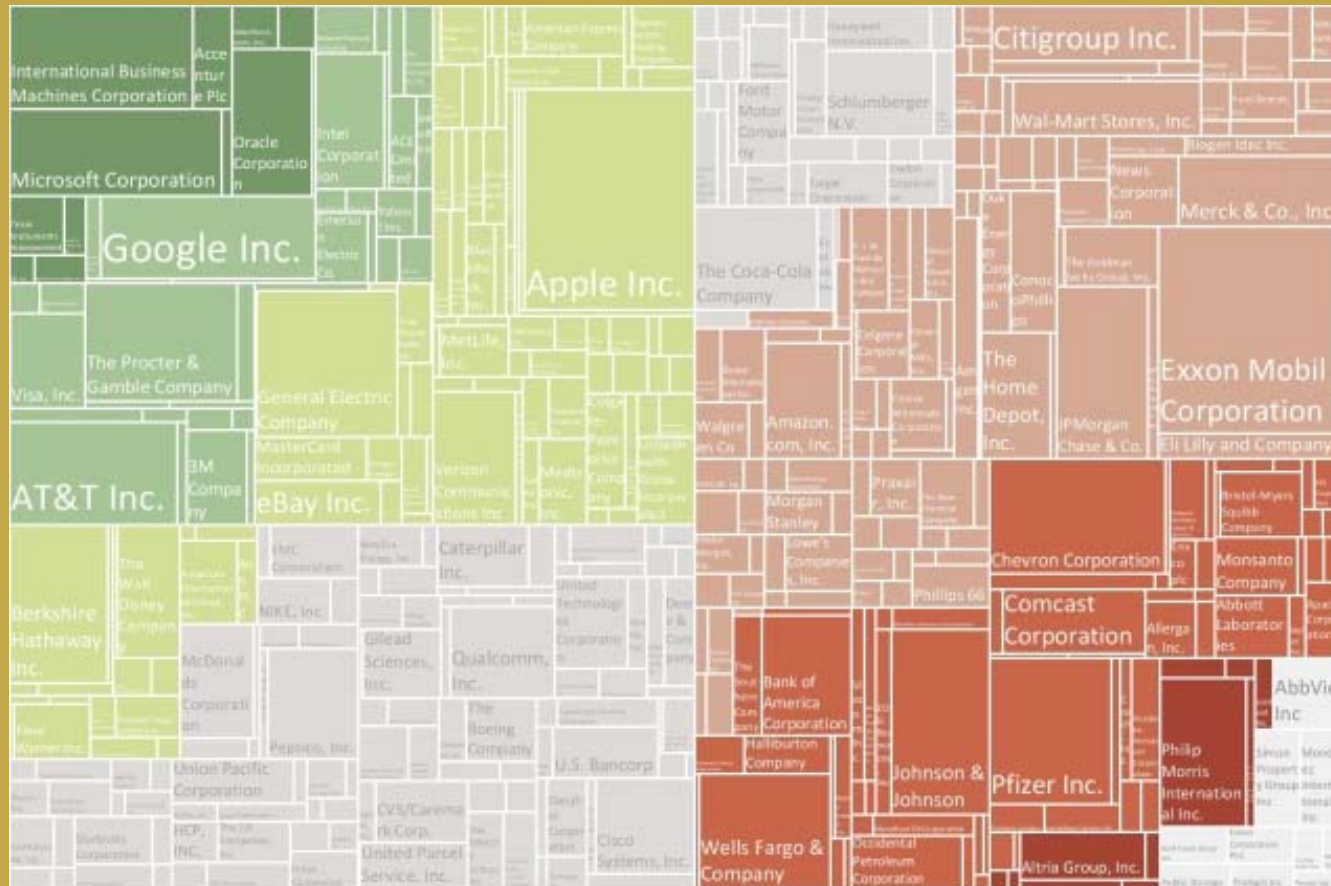
Investments in deep-sea drilling have a negative footprint.

My money can invent

Investments in future-oriented electric power supply have a positive footprint.

Performance & Footprint

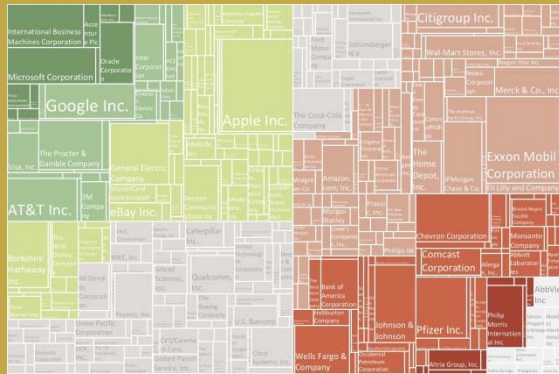
S&P 500



Footprint: 3.9 out of 7 (Neutral)

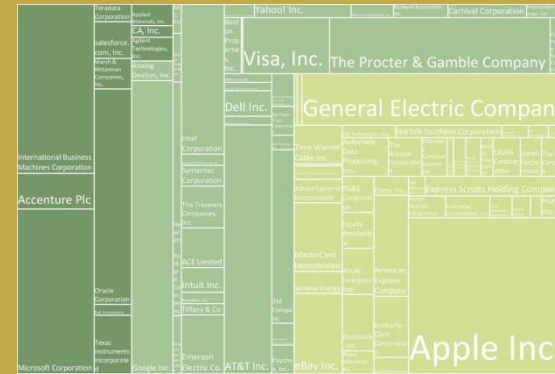
Performance & Footprint

S&P 500

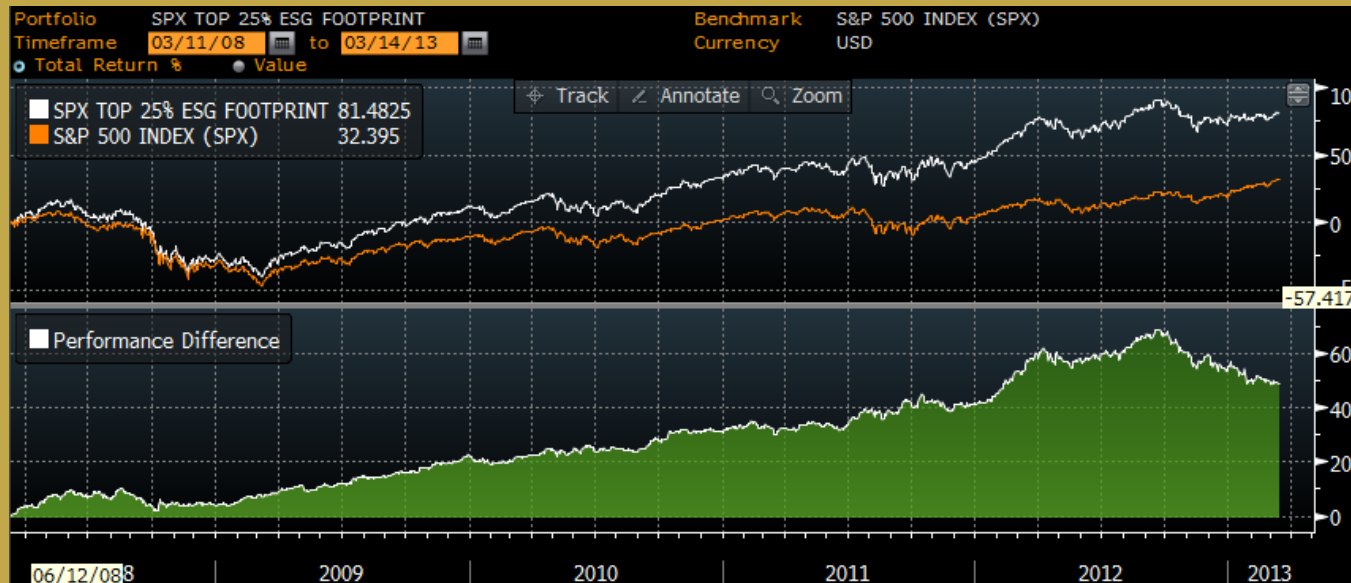


Footprint: **3.9** out of 7 (Neutral)
 Performance 2008-2013: **+32%**

S&P Footprint Top 25



Footprint: **5.7** out of 7 (Strongly Positive)
 Performance 2008-2013: **+81%**



Learnings

People, Personality, Plan

&Luck

People

- Partners, Co-Entrepreneurs, Employees
- Shareholders
- Customers
- Family

Your Personality

- Courage
- Ability to grow
- Are you a leader?
- Do you have staying power?
- Are you willing to pay the price?

Plan

- Mount Sustainability
- Adaptation (Employees, Shareholders)
- Financials
- Human Resources

Luck



The tuna is most often
on the other side of the street...

