

# Introduction to Nature and Responsible Banking

## Course Content

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Topic	Indicative content
1. Understanding nature and its value to society.	<ul style="list-style-type: none"><li>• What is meant by nature, biodiversity, natural capital, ecosystems and ecosystem services, and how these add value to our society</li><li>• The four realms of nature</li><li>• Society as part of nature</li><li>• The difference between nature and biodiversity</li><li>• Types of biodiversity</li><li>• Natural capital and natural (environmental) assets</li><li>• Ecosystems and ecosystem services</li><li>• The connection between natural capital assets, ecosystem services, and their value to society and the economy</li><li>• The importance of sustainable use of natural assets for sustainable development</li></ul>
2. Nature degradation and loss.	<ul style="list-style-type: none"><li>• What has caused a decline in nature and its impact</li><li>• The triple planetary crisis</li><li>• Indicators of nature loss and decline</li><li>• Drivers of nature change</li><li>• Pressures and impact on nature</li><li>• Impact of biodiversity loss on the society and the economy</li><li>• Planetary boundaries</li></ul>
3. Banking and nature.	<ul style="list-style-type: none"><li>• Why nature loss is relevant for banks from an impact, risk and opportunity perspective</li><li>• Banks' role in society</li><li>• Financial sector impacts on natural capital</li><li>• Key priority sectors for nature-related risks and impacts</li><li>• Risks arising from deteriorating natural capital and the transition toward a nature-sustainable economy</li><li>• Types of risk, why they occur, their impacts on companies, and associated financial risks</li><li>• Opportunities for restoring nature and sustainably using natural capital assets</li></ul>

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4. Frameworks for nature and responsible banking.

- Key frameworks and initiatives that banks can use to assess their nature-related impacts and risks and identify opportunities to reduce risk, and have a more positive impact on nature
- Principles for Responsible Banking
- Priority actions for nature-responsible banking, portfolio analysis and disclosure
- Policies and processes
- Capacity-building, culture and governance
- Client engagement
- Portfolio composition and financial flows
- Advocacy and partnerships/stakeholder ecosystem management
- Taskforce on Nature-Related Financial Disclosures (TNFD)