



**GREEN BANK
NETWORK**



**Green
Investment
Group**

Green Banks and Financing Energy Efficiency and Renewables in Industry and Buildings

Sixth Annual Green Bank Congress



Energy Technologies Area

Lawrence Berkeley National Laboratory

Green Financing to Scale Building Energy Efficiency

Presented by Carolyn Szum, China Energy Group,
Lawrence Berkeley National Laboratory



What's the Problem?

- ◆ According to IEA, cumulative global investments in building EE **must reach \$13.4 trillion by 2035** to keep global surface temperature rise below 2° Celsius (C) (Rugova 2016).
- ◆ This scale exceeds the capacity of public funding and **mobilization of private capital is necessary** (IPEEC 2016).
- ◆ However, few structures exist in the market today for institutional investors to deploy capital, **resulting in the absence of EE as an asset class** (EEFIG 2015).
- ◆ In other words, **EE projects are not “developed, delivered, maintained, verified, and measured in a consistent manner”** (ICP 2017).

Barriers to Building EE Lending

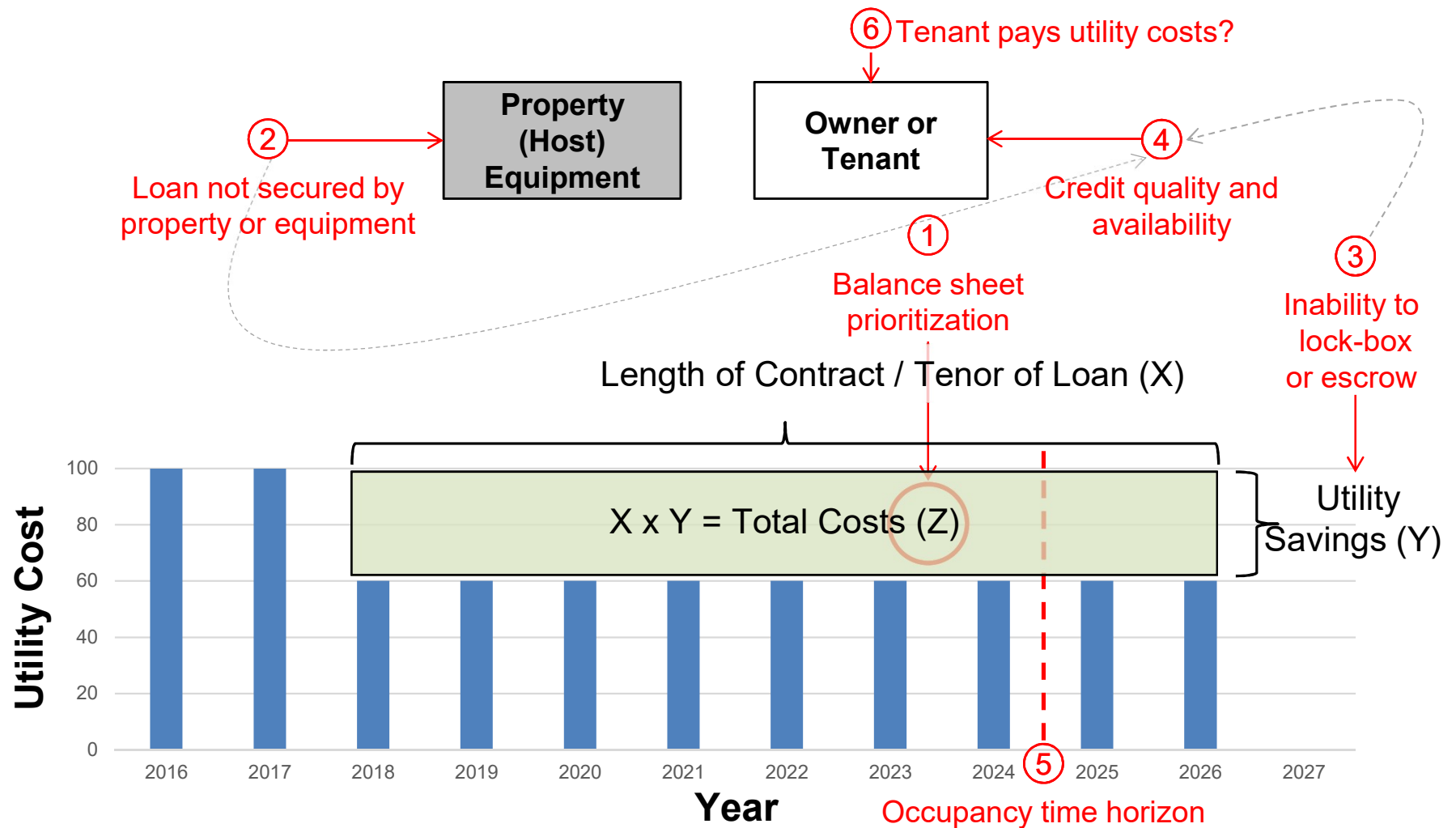
1. Technical Barriers

- ◆ Lack of information/asymmetric information.
- ◆ Lack of standardized protocols and tools for originating EE projects.
- ◆ Lack of technical capacity for EE.

2. Credit/Market Barriers

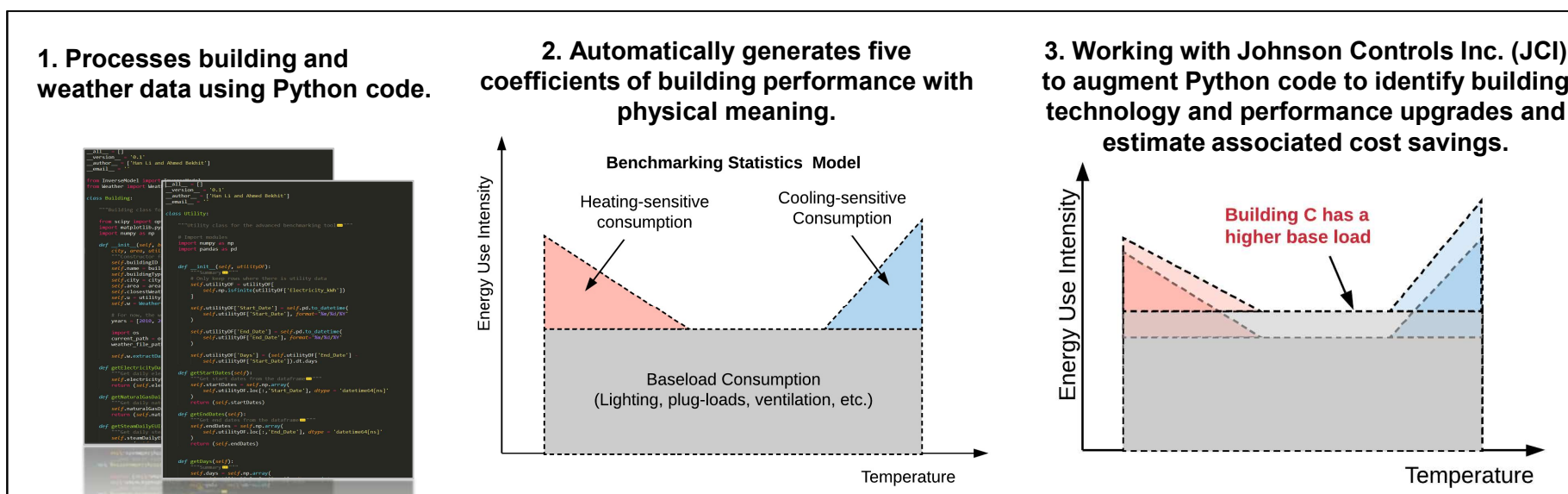
- ◆ Balance sheet prioritization (self-finance thresholds).
- ◆ Loan not secured by property or equipment.
- ◆ Inability to “lock-box” or “escrow” future streams of cost-savings.
- ◆ Quality/availability of host credit information.
- ◆ Disconnect between occupancy time horizon in property and contract tenor.
- ◆ Split incentive (landlord/tenant).

Credit/Market Barriers



Exploratory Solutions to Technical Barriers

- ◆ Advancing **data transparency** to expand the market for EE.
- ◆ Developing open-source **virtual assessment tools** to target cost-effective EE opportunities.
- ◆ Developing **standardized procedures for originating EE projects** which mitigate risk.



Exploratory Solutions to Credit/Market Barriers

- ◆ Partnering with banks to develop and scale **innovative EE financial products**.
- ◆ Systematically **analyzing the risk profile** of EE loans.
- ◆ Working with institutions to create **next-generation credit information products**.

April 2018 Launch: Innovative Green Financial Product








- **Green mortgage product:** MRCB and LANDSEA proposing low interest rate mortgage product for green homes and apartments (3-Star or LEED certified).
- **Green building product:** MRCB proposing a derivative product for non-residential green buildings and mid-size corporate energy efficiency upgrades

How Do We Leverage Secondary Market Capital for EE?

Meet the requirements of capital markets:

- ◆ Sufficient scale.
- ◆ Standardization.
- ◆ Ability to efficiently understand credit quality in many market segments.

Transaction	Sector	Type	Credit	Size	Aggregation
	MUSH	Bond	Public Investment-Grade	\$72.5mm	State properties; Multi-agency
	Corporate	Bond	Corporate Investment-Grade	\$324mm	Corporate facilities; international
	Single-Family	PACE ABS	Tax lien	\$232mm (10) \$2+b total	Pool
	Single-Family	Unsecured ABS	Unsecured	\$12.5mm	Pool
	Commercial	Efficiency Services Agreement	Two Factor Backstop?	\$14mm	Property Management

Secondary Market Examples in the United States (Citi 2017)

Thank You!

Contact information:

Carolyn Szum ccszum@lbl.gov

+1-510-486-4106

Our website: <http://china.lbl.gov>



ENERGY TECHNOLOGIES AREA



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NETWORK**



**Green
Investment
Group**

Dr. An Guojun, Green Finance
Committee of China Society for
Finance and Banking

Sixth Annual Green Bank Congress



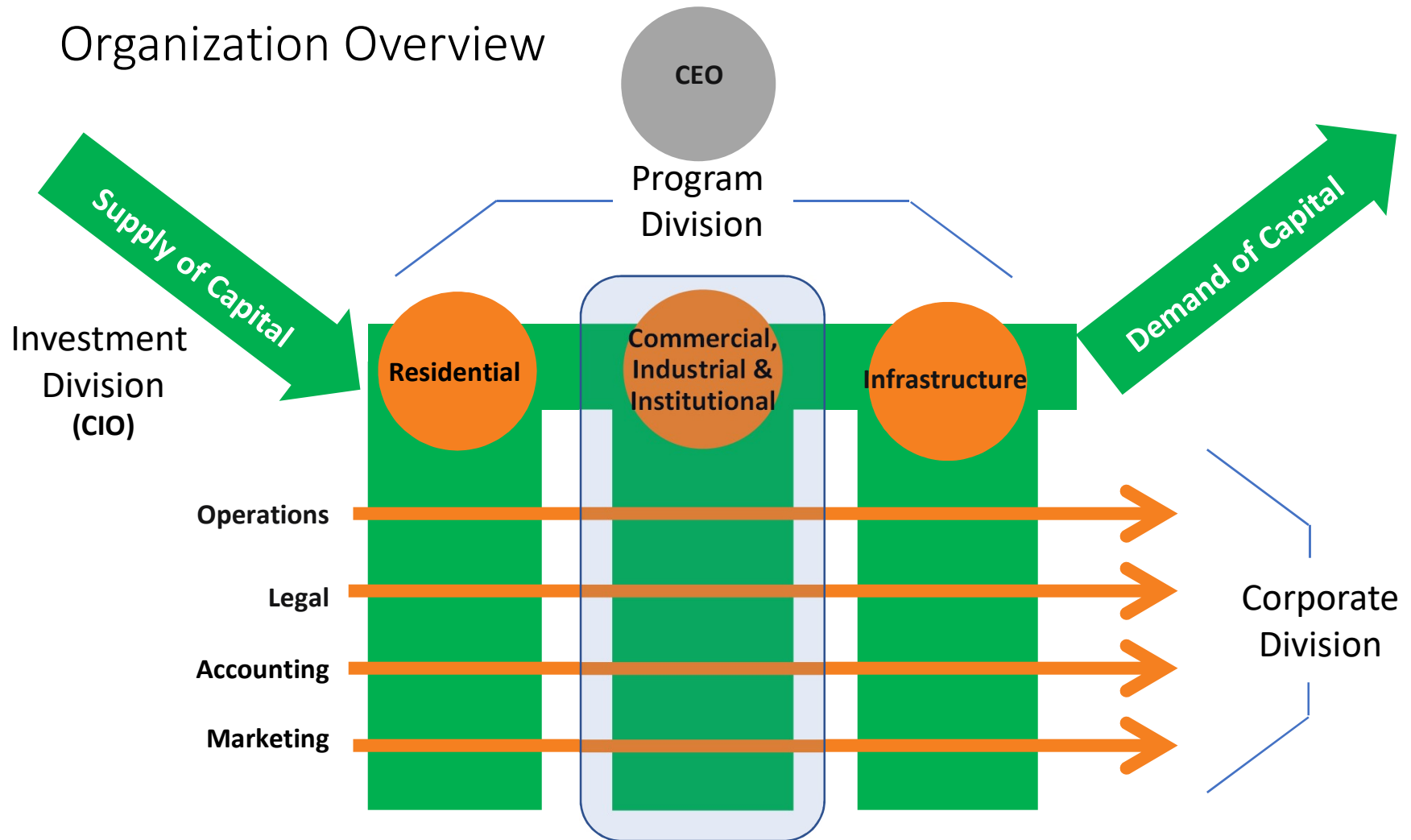
Green Banks: Accelerating Energy Efficiency and Renewables in Industry and Buildings

Green Bank Congress

29 Nov 2018

Connecticut Green Bank

Organization Overview



Commercial PACE



What is C-PACE?



100% low-cost,
long-term
financing for
cost saving
energy
upgrades

Paid back over
time via
property
assessment;
remains with
property

Energy cost
savings create
more
competitive
property

Assessment
structure allows
costs to be
passed through
to tenants

C-PACE provides building owners with:

1. Confidence
2. Control *and*
3. Comfort

Green energy financing that builds better businesses

C-PACE (Commercial Property Assessed Clean Energy) financing makes green energy upgrades more accessible and affordable. This innovative financing program is accelerating the green energy movement, and making a positive impact on many different stakeholders across Connecticut.

What type of stakeholder are you?



Building Owner



Contractor



Developer



Municipality



Capital Provider



Mortgage Holder

Role of Contractor

- Integrate C-PACE financing in proposal & project development
- Paradigm shift:
 - **FROM:** “Old Way” - owner self-funded, short-term payback focused
 - **TO:** “New Way” - 3rd party long-term financed, cash flow focused
 - **Where “well-designed” projects typically:**
 - Require no owner out-of-pocket expense
 - Generate immediate positive cash flow

...Providing a “too good to be true” opportunity for the building owner

C-PACE Projects Require SIR > 1

- **Savings-to-Investment Ratio (“SIR”):**
 - “S” = projected energy cost savings over ECMs effective useful life (EUL)
 - “I” = cost of equipment, installation and financing costs

$$\frac{\text{Savings}}{\text{Investment}} > 1$$

SIR Calculation Example

	Savings	Investment
<u>Savings:</u>		
Energy savings over the EUL	\$720,000	
Recurring incentives (e.g. RECs)	\$0	
Cash value of Investment Tax Credit	\$0	
Cash value of MACRS depreciation	\$0	
<u>Investment:</u>		
Installed cost net of one-time utility incentives		\$350,000
Loan interest (20 year term, 6.0%)		\$251,802
Total	\$720,000	\$601,802
Savings-to-Investment Ratio (SIR):	$\frac{\$720,000}{\$601,802}$	$= 1.2$

Almost all facilities can use an energy upgrade



example: old gas boiler to new high efficiency boiler system



InSports Center



Watch later Share



Peter Corbett is a PACEsetter. He thought that by going solar and optimizing energy efficiency, InSports might serve as a model for renewable initiatives and conservation. C-PACE helped Peter make it happen quickly with simple financing that bundled multiple upgrades into one package. Detailed up front analysis gave him confidence that he was making a good investment. Now he's saving money and leading by example. **That's how PACEsetters like Peter are sparking the green energy movement.**



Energy on the Line



- Launched April 2016
- \$800,000 in funding from MIF / DECD used for grants equal to 1% IRR
- 17 C-PACE projects (including GWL projects) + additional pipeline
- Nearly \$6M in financing
- Over \$200,000 remaining
- Approx. \$80,000 in marketing spend
 - Direct Mail
 - Web
 - Digital Media
 - Relationship Manager / Project Development
 - Approx. 150 leads / 50 applications

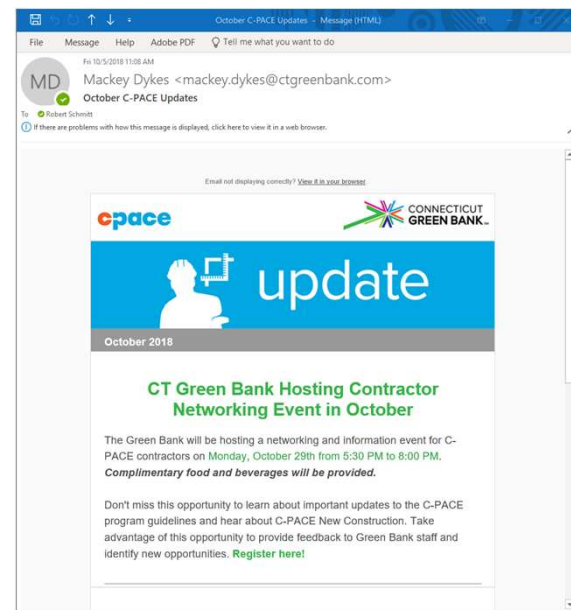
Contractor Focused Efforts

Contractor Engagement strategies have included:

- Networking and Informational Events (1 – 2 annually)
- Annual PACEsetter Awards
- Advanced and Registered contractor recognition
- Monthly Email Communications
- Webinars and Trainings
- AMP (Accelerated Marketing Platform) *[retired]*
- Project Accelerator Service

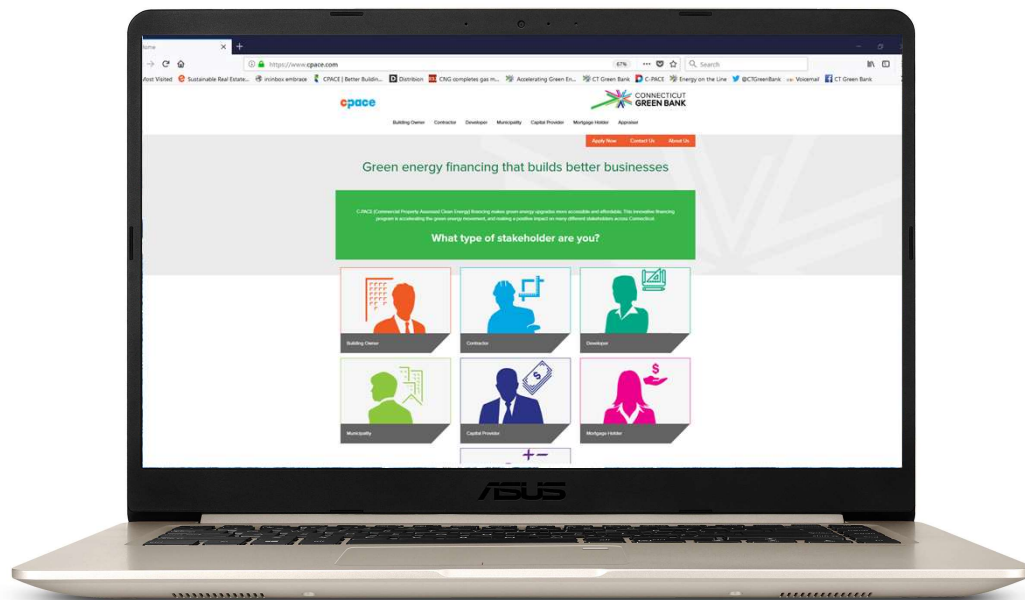


Outstanding Project, 2017



New Website & Digital Strategy

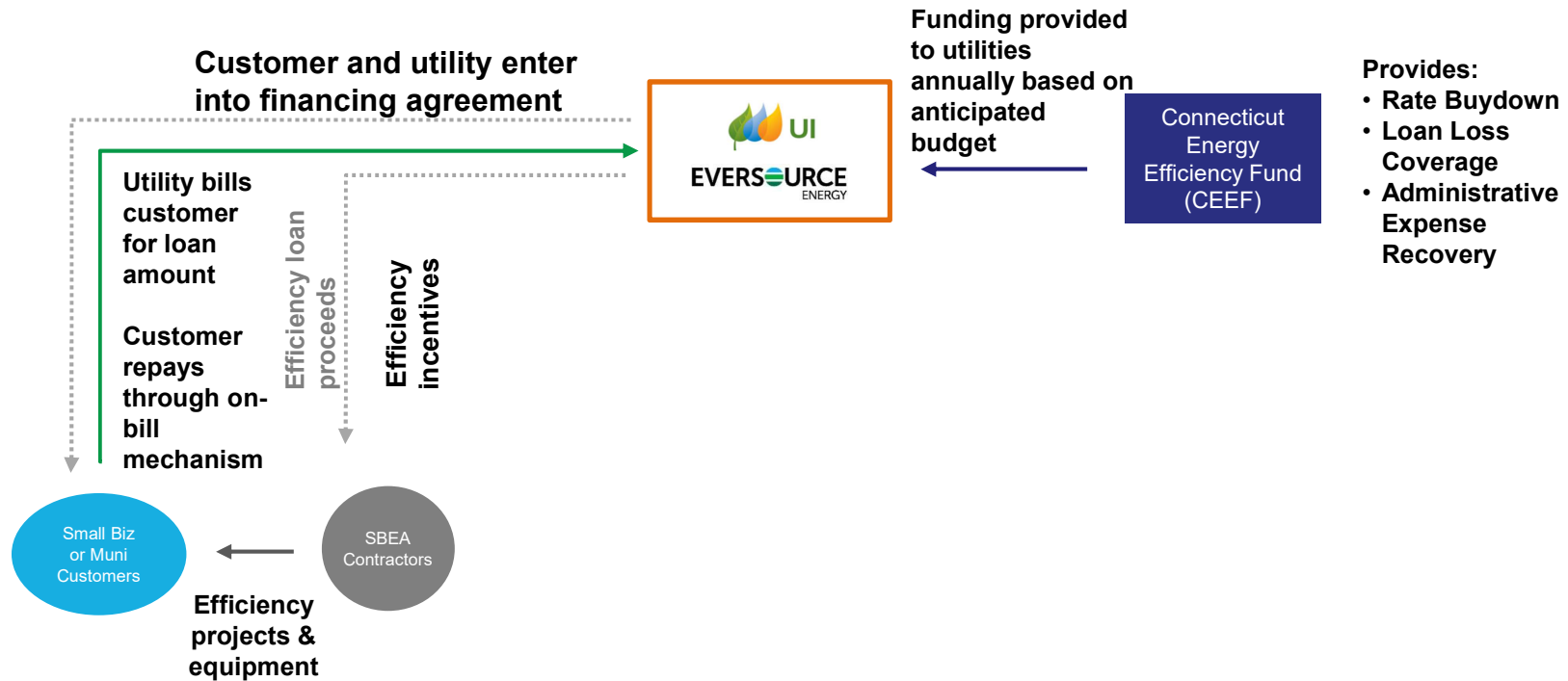
- **Persona-based version of cpace.com website launched January 2018**
 - Provides building owners and contractors (as well as other stakeholders) with custom experiences that better delivers relevant information
 - Currently revising site with additional 'contact' prompts and tools to increase conversion of visitors to leads
- **Digital campaign to launch in CY 18/19 to drive building owner leads**
 - Targeted as using search, video, display, etc.



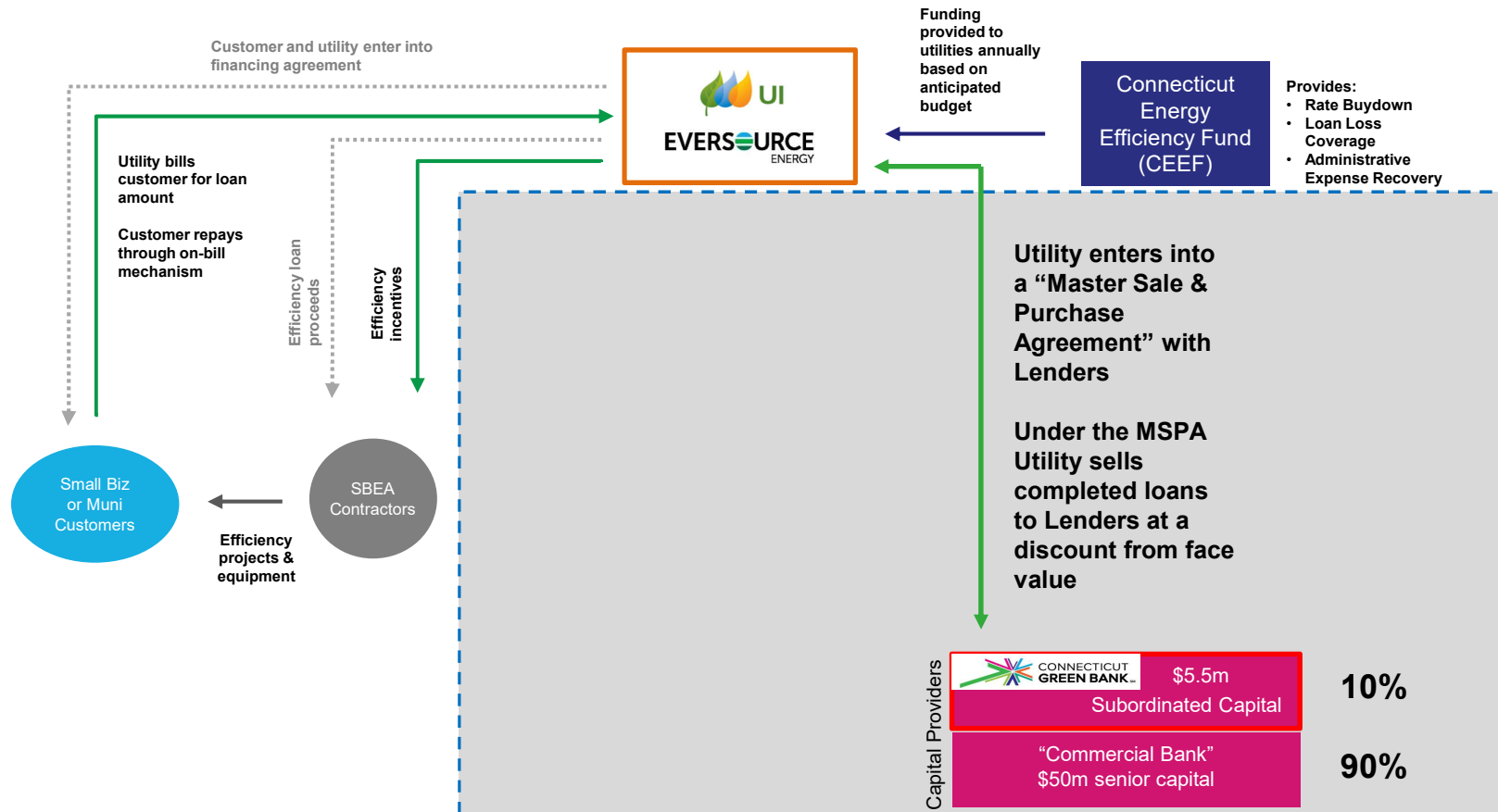
Small Business Lending (On-Bill)



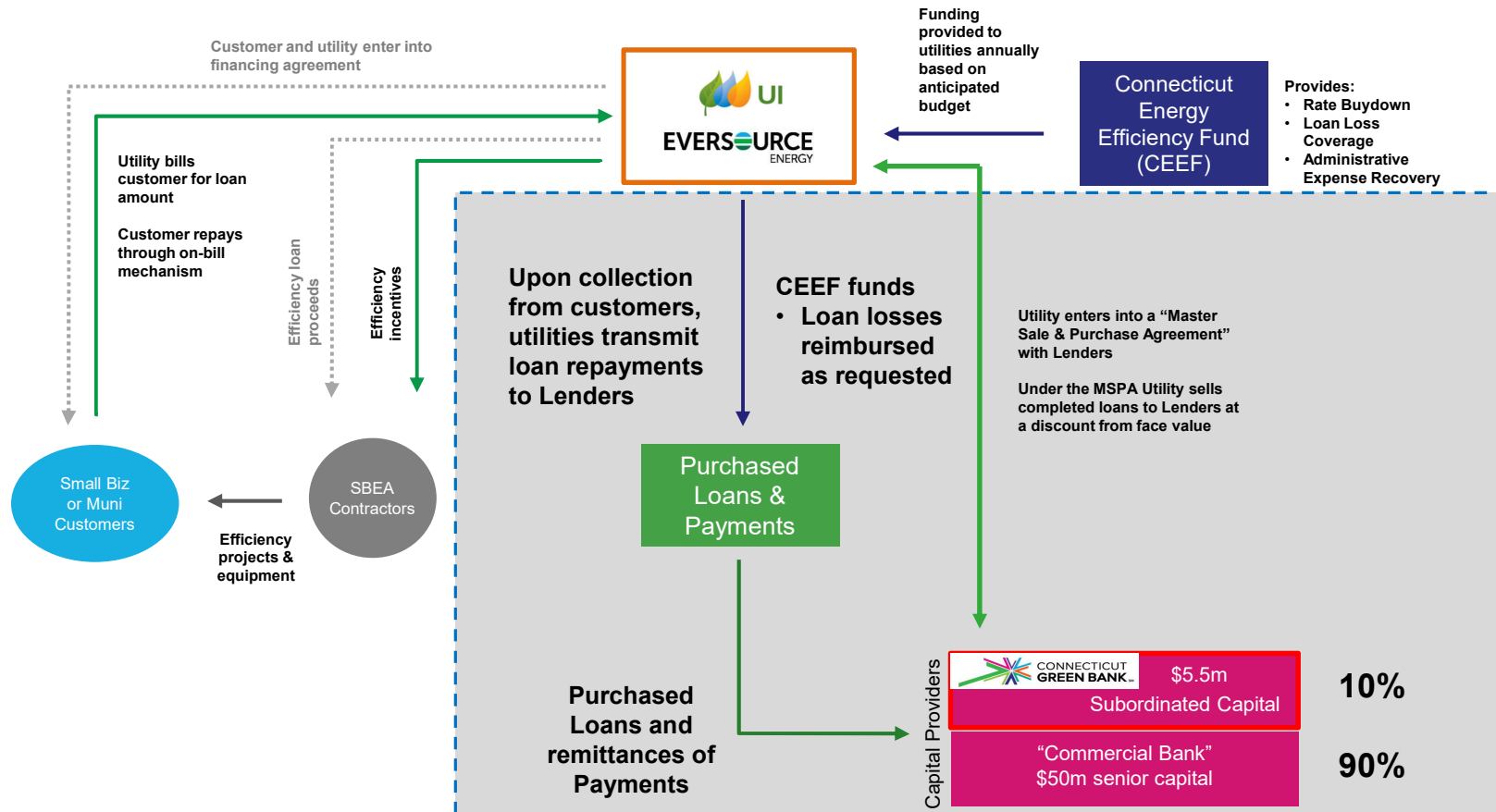
SBEA Recapitalization - Current Structure



SBEA Recapitalization - Future Structure



SBEA Recapitalization - Future Structure





Q&A

Thank You!

Bert Hunter

EVP / Chief Investment Officer

845 Brook Street

Rocky Hill, CT 06067

bert.hunter@ctgreenbank.com

Financing Energy Efficiency and Renewables: Municipal and Commercial Buildings

Sixth Annual Green Bank Congress

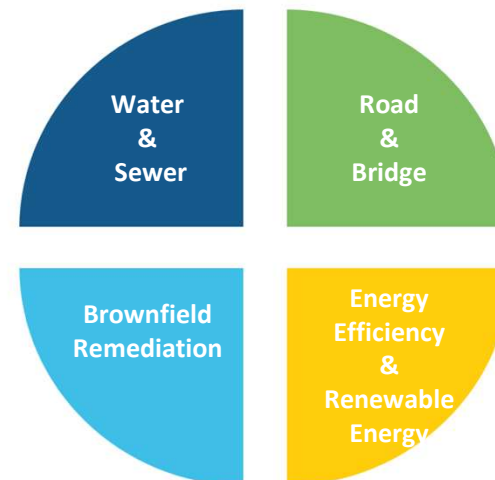
November 29, 2018



Who We Are

Centralized hub of
local infrastructure
investment in Rhode
Island

Our mission is to actively support and finance investments in Rhode Island's local infrastructure. We do so through a variety of means, including the issuance of bonds, the making of loans and grants, and the engagement with and mobilization of sources of public and private capital. Through its activities the Bank fosters infrastructure improvements that enhance the environment, create jobs, and promote economic development.



Our Impact Since 2015



\$370 MM in new lending, 66% from private capital sources



Supported almost 9,000 direct and indirect jobs



We have generated \$126 MM in financial and energy savings for local communities



Greenhouse gas emission reduction equivalent to 131 MM miles driven by the average passenger car



C-PACE program saving small businesses \$8.1 MM in energy costs



Fully deployed new financial & loan management software



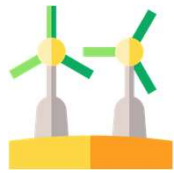
Awards from EPA for clean water project at TF Green Airport & GFOA for excellence in financial reporting and transparency



Proactive customer & stakeholder engagement strategy

Clean Energy offerings

EBF | Improvement Type



Municipally-owned wind turbines and solar investments



Energy efficiency improvements in municipal facilities across 36% of municipalities

C-PACE | Building Type

Golf Courses: 6%



Multi-family: 12%



Multi-use: 12%



Non-profits: 13%



Retail: 13%



Office: 44%



EBF | Energy Measure



Renewable Energy: 28%



Energy Efficiency: 72%

C-PACE | Energy Measure



Renewable Energy: 87.5%



Energy Efficiency: 12.5%

EBF | Savings



Emission reduction equivalent to the annual carbon footprint of 3,400 homes



Over \$66 MM USD in savings to local governments

C-PACE | Savings



Emission reduction equivalent to the annual carbon footprint of 1,700 homes

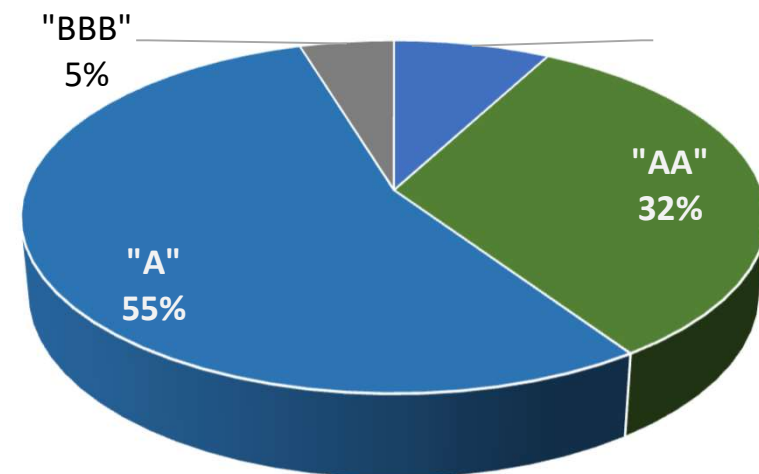


Over \$8 MM USD in savings to small / mid sized businesses

Efficient Buildings Fund Overview

- Revolving loan fund for local governments, schools and quasi-state entities to invest in renewable energy and energy efficiency projects
- Lifetime energy savings must exceed the cost of the project
- engineering service to help borrowers develop projects
- Each borrower pays a below-market interest rate, which is approximately 80 – 85% of its applicable market interest rates

#	Borrower	Amount (\$MM)	% of Portfolio
1	Barrington	2.5	8%
2	Cranston	2.1	7%
3	Cumberland	1.3	4%
4	East Providence	2.3	7%
5	Hopkinton	0.2	1%
6	Newport	1.1	4%
7	North Kingstown	0.9	3%
8	Pawtucket	3.5	11%
9	Providence	1.1	4%
10	Scituate	1.7	5%
11	Warren	0.5	2%
12	West Warwick	12.7	40%
13	Westerly	1.5	5%
	Total	31.4	100%



Capitalized Pool Financing Model

- The Bank's business model is to combine a number of smaller infrastructure loans into a "pool"
- Pool is financed with program capital and proceeds from a public market bond sale
- Benefits:
 - Lower cost of issuance and debt service to borrowers
 - Risk transfer
 - Capital is recycled and supports new loans as older loans are paid back



Efficient Buildings Fund Bond Issue

Efficient Buildings Fund Revenue Bonds Series 2018 A (Green Bonds)

- Use of bond proceeds:
 - Refunding the Bank's \$23.3 MM Efficient Buildings Fund Revenue Bond Anticipation Note
 - Funding a new loan to the Town of North Kingstown
 - Security:
 - Cross-collateralized with Municipal Road & Bridge Fund
 - Added layer of lender and bondholder security
 - Special obligation of the Bank payable solely from revenues generated by loans or other program capital
 - Step-Up mechanism
 - Small capital reserve
- Par Amount: \$18.3 MM
 - Premium: \$1.9 MM
 - Credit Rating: AA (S&P)
 - **Green Evaluation: E1 (S&P)**
 - Principal Payment Dates: October 1, 2019 to October 1, 2033
 - Call Structure: 11-year par call
 - Tax Status: Federal & State Exempt

Contact Information

Jeffrey R. Diehl

Chief Executive Officer

Rhode Island Infrastructure Bank

235 Promenade Street, Suite 119

Providence, RI 02908

USA

CEO@riib.org

+1-401-453-4430

www.riib.org



ON THE GREEN PATH

TEIMOUR BAGIROV
Independent member of the Supervisory Board

Green Bank Congress 2018
29 November 2018



Universal bank with a focus on **green finance**



Principal place of business: **Ukraine**



Major shareholder:
State of Ukraine
(since 2009), 95%

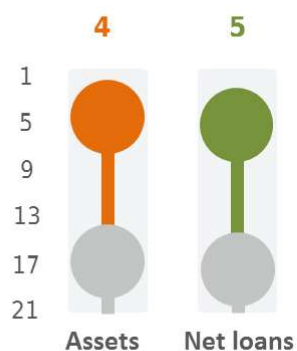


1.2 million customers

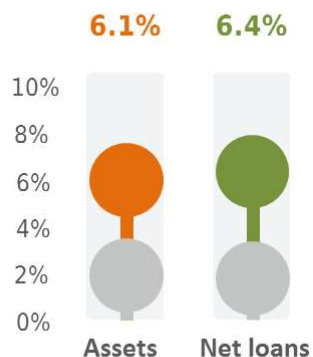


245 branches
in **153** cities and towns

Country ranking², #



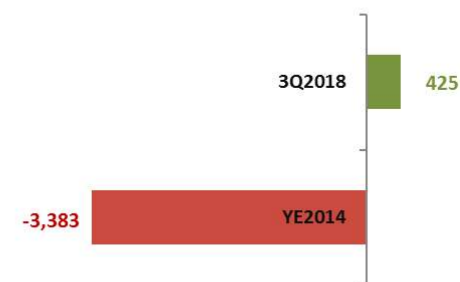
Market share², %



Share of green loans



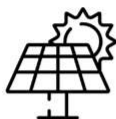
Profit/loss¹, UAH millions



¹ 3Q2018 IFRS Financial Statements. Unaudited.
² Bank calculation according to NBU data as of 3Q2018

FOCUSED GREEN BANKING STRATEGY

aimed to utilize resilient universal banking platform
to become the leading green bank in Ukraine
and to cover 30% of total Ukraine's green finance needs



RENEWABLE ENERGY

Wind-, solar-, hydro-power,
biomass



ENERGY EFFICIENCY

Energy saving equipment and
measures for enterprises, housing
and municipal objects



ENVIRONMENT PROTECTION

Harmful emissions reduction
measures

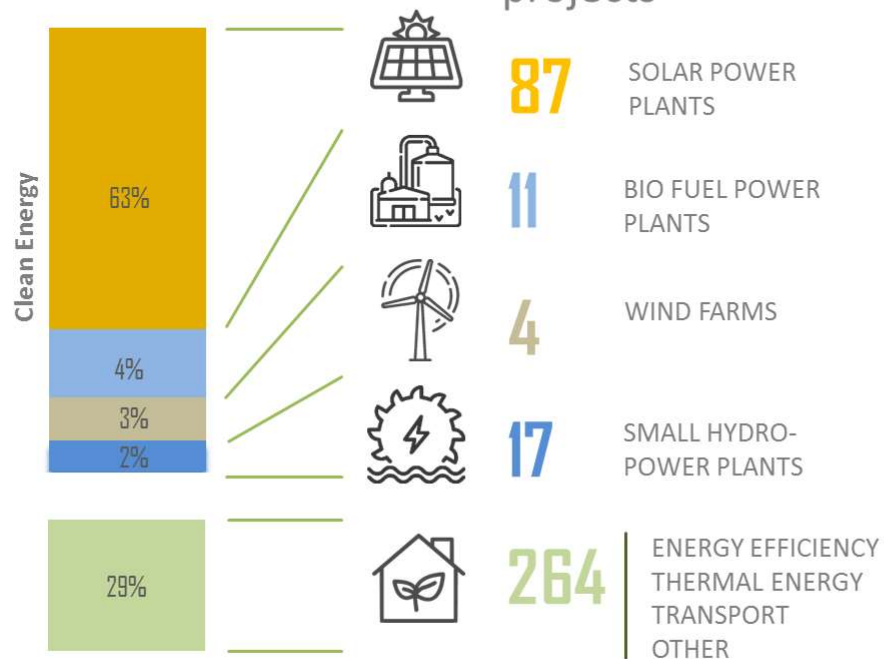
GREEN PROJECTS

financed and committed since May 2016

GREEN LOAN PORTFOLIO BREAKDOWN

USD 476

MILLION



TOTAL FINANCED AND COMMITTED SINCE MAY 2016



USD 641
MILLION



404
PROJECTS

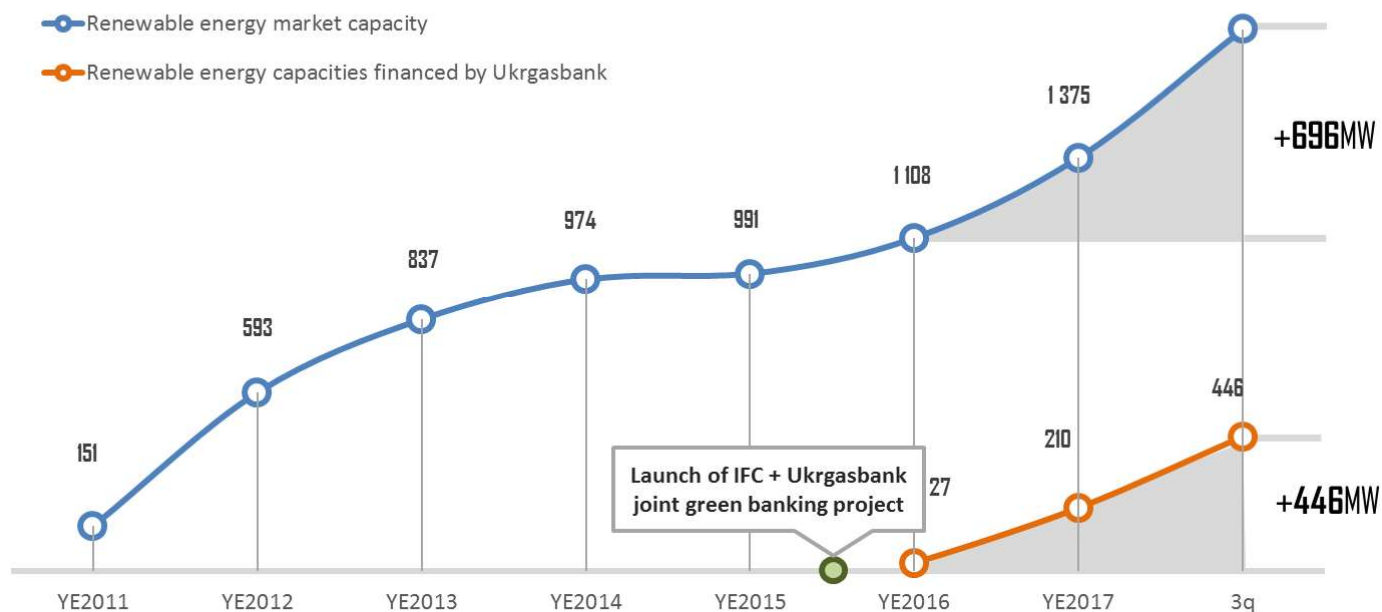


974,000
tons/year

EMISSIONS REDUCTION

... A NEW IMPETUS TO UKRAINE'S RENEWABLE ENERGY MARKET

Capacities of Renewable Energy Facilities with Feed-in Tariff | MW



25%

of all renewable energy facilities operating in Ukraine as of Oct 2018 were financed or refinanced by Ukrgasbank

64%

Share of Ukrgasbank financing in total renewable energy capacities with feed-in tariff put into operation in Ukraine since YE2016



The leader in financing new clean energy facilities in Ukraine. Share of green loans in the bank loan portfolio is 25% as of 3Q2018



Ukrasbank is a pioneer among Ukrainian banks to introduce Environmental and Social Risk Management System



Every second megawatt of new installed RE facilities that received feed-in tariff in 3Q2018 was financed with the help of Ukgasbank



Ukgasbank became the first Ukrainian partner of Carbon Pricing Leadership Coalition to advocate and promote climate change combatting in Ukraine

第六届国际绿色银行大会（上海）
Sixth Annual Green Bank Congress

兴业银行绿色金融助力工业建筑业发展

IB's green finance promote industry and building sector development

兴业银行 绿色金融部
Green Finance Department of IB

2018-11-29 Shanghai



兴业银行
INDUSTRIAL BANK CO.,LTD.

好银行 助生活更美好



1、持续探索和实践

green finance keep developing



2、集团化的绿色金融产品和服务体系

Integrated Green Finance Products and Services

	绿色产品体系 Green Finance Product			
企业金融 Corporate Finance	绿色项目融资、绿色流动资金贷款 Green Project loans and liquidity loans	环境权益抵质押融资 Carbon/Emission right pledge financing	应收账款抵质押融资 Receivable pledge financing	现金管理 Cash Management
零售金融 Retail Finance	绿色按揭贷款 Green mortgage loans	绿色理财 Green wealth management	绿色信用卡 Green credit card	绿色消费贷款 Green consumer loan
投资银行与金融市场 Investment Banking and Financial Markets	绿色债券承销 Green debt underwriting	绿色资产证券化 Green ABS	绿色股权基金 Green equity fund	绿色投资 Green investment
基金 Funds	绿色产业基金 Green industrial fund	环境及基础设施PPP基金 Environmental and infrastructure PPP fund		
信托 Trusts	绿色信托贷款 Green entrusted loan	绿色信托基金 Green entrusted fund		
金融租赁 Financial Leasing	绿色直接租赁 Green direct leasing	绿色售后回租 Green sale-and-lease-back	绿色经营性租赁 Green operating lease	
证券服务 Securities	绿色股权投资 Green equity investment	绿色债券承销 Green bond underwriting	绿色企业上市服务 Green enterprise IPO	

3、采纳赤道原则 强化防范环境和社会风险



Adopting the Equator Principle

➤截至2018年9月底，兴业银行累计对1048笔项目开展适用性判断，其中376笔适用赤道原则，涉及1.6万亿元。Up to the end of September 2018, IB has conducted applicability judgement for 1048 projects, of which 376 are applicable to the Equator Principle, involving 1.6 trillion yuan.

➤2013年，本行利用赤道原则的理念、方法、工具，主动将赤道原则应用到钢铁、水泥、电解铝、平板玻璃等行业的项目贷款。In 2013, IB applied the Equator Principle initiatively to project loans in steel, cement, electrolytic aluminium, flat glass and other industries, using the concept, methods and tools of the Equator Principle.

➤2014年，自主开发赤道原则项目评审系统 In 2014, IB independently developed Equator Principles Project Evaluation System

4、开发专业系统提升绿色金融服务质效

Professional green finance system



业务管理
Business
management

- 绿色项目识别
- 环境效益测算
- 绿色客户管理
- 业务营销管理



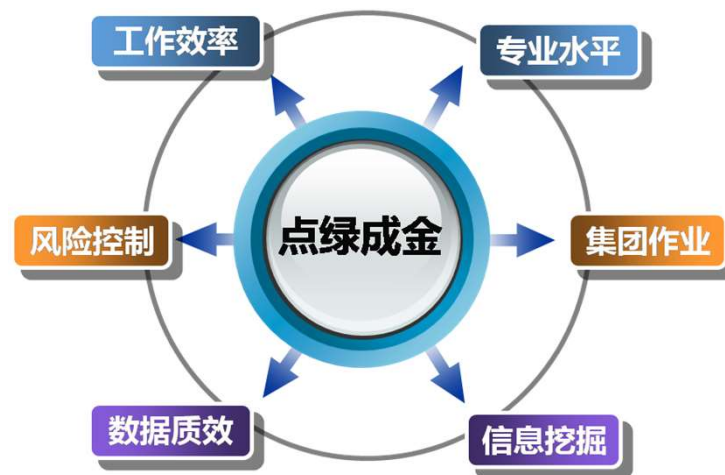
风险管理
Risk
management

- 环境与社会风险管理
- 赤道原则审查
- 授信业务办理
- 资产质量管理



运营管理
Operation
management

- 考评管理
- 团队管理
- 资源管理
- 信息管理
- 报表管理



5、绿色金融同业合作探索

exploration of green finance bank-bank cooperation



6、工业领域典型案例1 cases in industry area



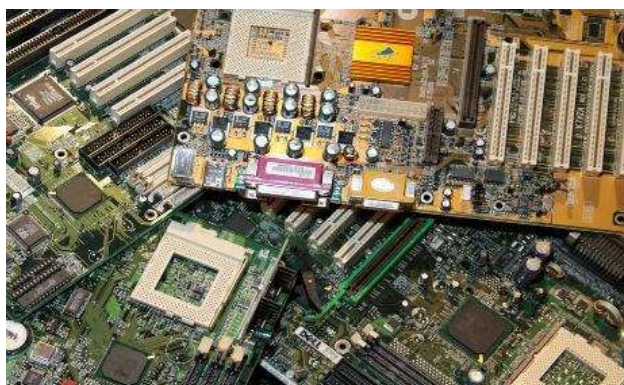
煤层气发电项目贷款

Coalbed methane power generation project loan



排污权抵押融资

Emission right pledge financing



资源循环利用企业绿色债券承销

Resource recycling enterprise green bond underwriting



污水处理厂PPP项目融资

PPP project financing of sewage treatment plant

6、建筑领域典型案例2 cases in building area



2星级新建绿色建筑项目融资
2 star green public building project finance



合同能源管理未来收益权质押贷款
future usufruct pledged EPC projects



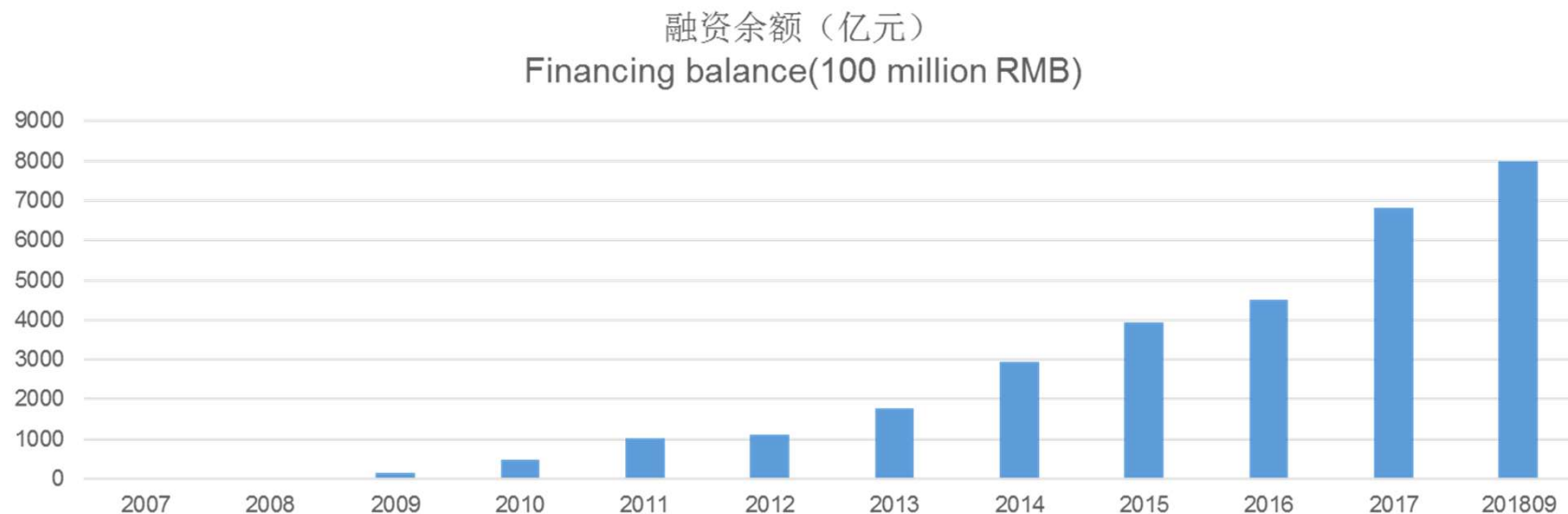
城投公司绿色中期票据
MTN for building envelop energy retrofit



供热公司绿色融资租赁
Green lease for heating network energy retrofit

7、经济效益与环境效益显著

distinct environmental & economical benefits



截至2018年9月末，兴业银行在全国已累计为超过1.6万家企业提供绿色金融融资1.6万亿元，绿色金融融资余额约8000亿元（工业节能节水环保项目融资余额1282亿元，绿色建筑及建筑节能融资余额420亿元），全部绿色贷款不良率0.29%

兴业银行绿色贷款支持的项目可节约2959万吨标煤/年，可实现年减排8399万吨 CO₂，年利用固体废弃物4529万吨，年节水量4.1亿吨。减排的二氧化碳相当于关闭了195座100MW火电站。



绿色金融共创美好生活

Green finance creates a better life

Contact information :

赵建勋 Jianxun Zhao

MP: 18610807519

Email: zhaojianx@cib.com.cn



Capacity, Cognizance, Confidence, and Capital

How Green Banks Are Driving Efficiency in Affordable Housing

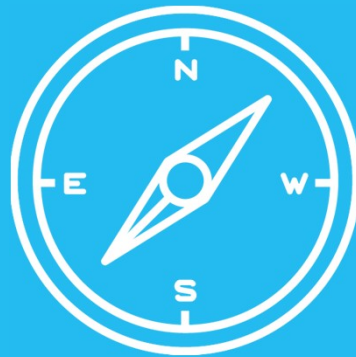
*2018 Green Bank Congress
Shanghai | November 2018*

Bettina Bergöö
Center for Market Innovation



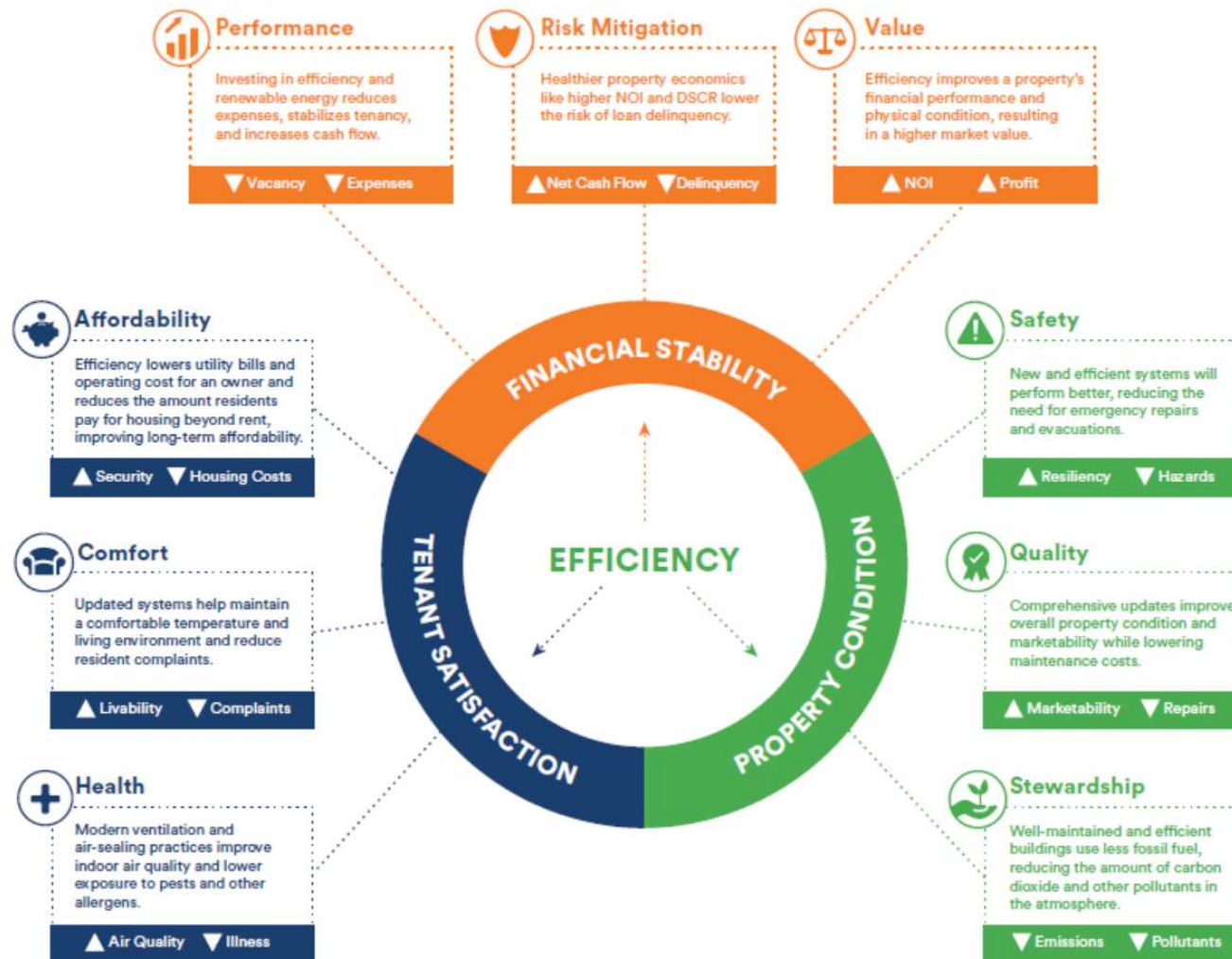
- 1 OPPORTUNITY AND CHALLENGES
- 2 BUILDING CAPACITY AND COGNIZANCE
- 3 BUILDING CONFIDENCE
- 4 MEETING CAPITAL NEEDS





Opportunity and Challenges

Opportunity



From Community Preservation Corporation's Underwriting Efficiency Handbook

Challenges to Improving Efficiency in Affordable Housing



Capacity

LIMITED STAFF TIME TO EXPLORE
AND PURSUE SEEMINGLY COMPLEX
AND NONCRITICAL PROJECTS



Cognizance

LIMITED AWARENESS OF AND FAMILIARITY
WITH ENERGY EFFICIENCY OPPORTUNITIES,
AND THUS LIMITED COMFORT MANAGING A
PROJECT INVOLVING THEM



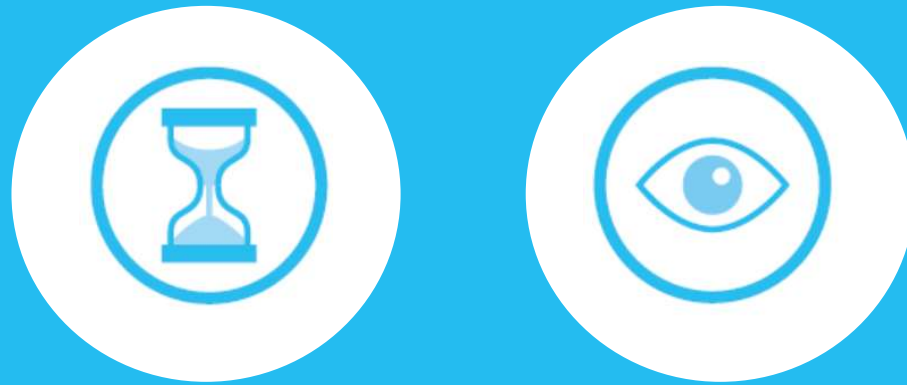
Confidence

LIMITED EXPOSURE TO INFORMATION
ON THE VARIOUS BENEFITS OF
SUCCESSFUL PROJECTS



Capital

LIMITED AVAILABILITY OF CAPITAL
RESERVES OR AFFORDABLE FINANCING
OPTIONS TO BRING PROJECTS TO FRUITION
ONCE THEY ARE DESIGNED



Building Capacity and Cognizance

Building Capacity and Cognizance Through Predevelopment Support

- Direct technical assistance
- Financing for third party technical assistance

Sherpa Pre-Development Energy Loan >

This loan funds a low-risk, one-stop solution to analyze, design and acquire funding for energy upgrades through a process managed by our designated technical service provider, New Ecology, Inc. **Learn More**



Navigator Pre-Development Energy Loan >

This loan funds customized analysis and design of energy improvements using owner-selected and managed technical service provider(s). **Learn More**

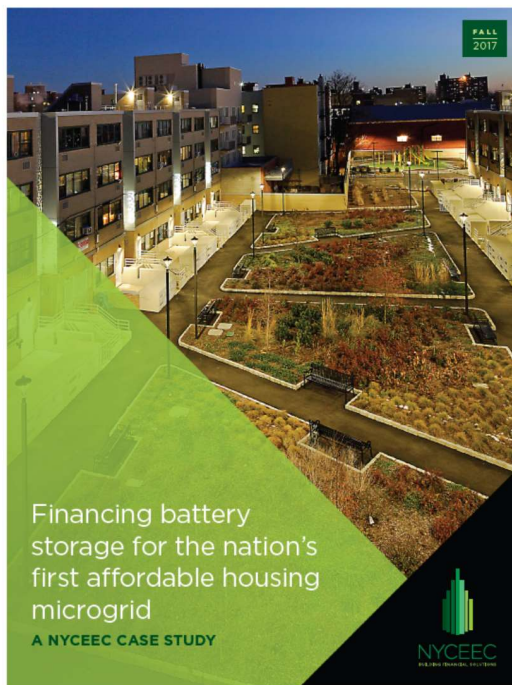




Building Confidence

Building Market Confidence Through Data Collection and Dissemination

- Project- and portfolio-level performance monitoring
- In-depth case studies



845 Brook Street, Rocky Hill, CT 06067
T 860.563.0015
info@greenbank.com

CONNECTICUT GREEN BANK

Case Study
April 17, 2018
Multifamily Energy Efficiency
Oil-to-Gas Conversion / Value Added

Project Genesis: In September of 2013, Capital For Change, Inc. ("C4C," then known as Connecticut Housing Investment Fund, Inc.) received an inquiry from a developer who was planning an oil-to-gas conversion for one of his properties in Connecticut. As the property was to be financed with a first mortgage from Connecticut Housing Finance Authority ("CHFA"), the developer could not use PACE financing, which requires a priority tax lien that is summarily disallowed by CHFA mortgage terms. As such, the developer hoped that C4C could provide a loan for the conversion costs that would not interfere with the CHFA lien. C4C was willing to consider providing unsecured financing, provided the projected cash flow to net operating income from the proposed conversion were sufficient to make the debt payments on the C4C loan.

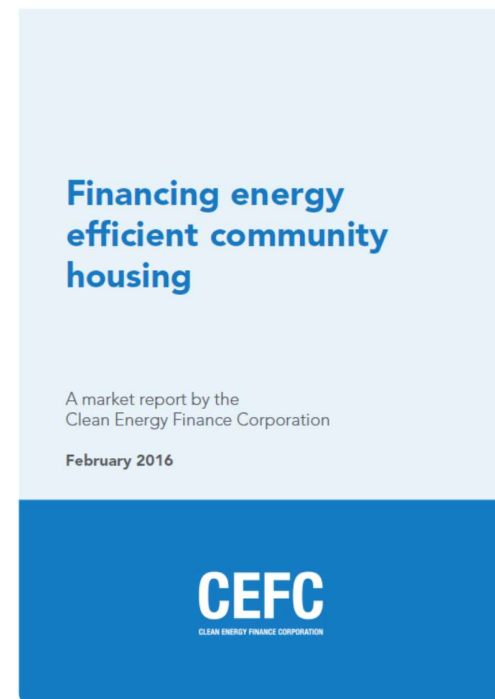
Building Description: 120 Units in 10 Buildings;
2 stories;
100,000 SF residential

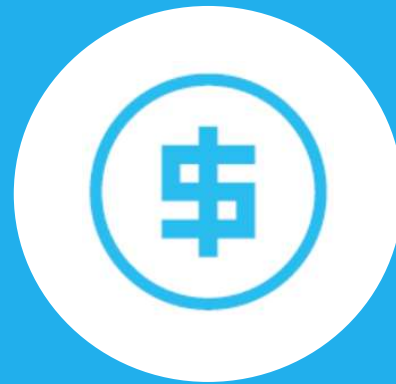
Affordability: The property is subject to rent restrictions per the CHFA loan agreement, requiring 20% of units to be maintained for tenants at or below 30% area median income (AMI) and 20% of units to be maintained for tenants at or below 60% AMI. All units are naturally affordable at or below 80% AMI.

Project Scope: This project called for the replacement of ten inefficient oil-fired boilers with ten 95% efficient gas boilers, as well as the replacement of indirect, oil-fired hot water heaters with efficient gas models.

SOURCES		USES	
Utility Company Rebates	\$ 43,897	Boiler and PWH Replacement	\$ 338,872
C4C Loan	\$ 250,000	Removal of Existing Oil Tanks	\$ 31,400
Borrower Reserves	\$ 135,818	Demolition of Fuel Boilers	\$ 7,500
		General Contractor	\$ 28,333
		C4C Plan and Change Costs	\$ 4,400
		C4C Debt Service Reserve	\$ 9,000
Total	\$ 429,715	Total	\$ 429,755

Three separate third-party reports provided to C4C projected annual energy savings in the range of \$65,000 to \$90,000 that were likely to result from the replacement of oil-fired equipment with high-efficiency gas-powered systems. For its underwriting purposes, C4C assumed that the savings to the property owner would be \$70,000 per year.





Meeting Capital Needs

Meeting Capital Needs for Project Development

Integrate efficiency into major financing events

Green mortgages for new construction

Funding for energy assessments as part of capital needs assessment

Credit enhancement for green mortgage

Support mid-cycle retrofits

Bridge loans

Unsecured loans

Secured loans (e.g. linked to tax payments)

Financing for energy service contracts (PPA, ESA)

☆ *Plus: Gap financing for health and safety work* ☆

Case Study: CEFC Green Mortgages for New Construction

- SGCH worked with CEFC to construct 500 high-efficiency homes
- CEFC has committed AU\$170 million (US\$121 million) in mortgage financing
- The high efficiency increases tenant comfort and lowers energy costs



Case Study: Underwriting Anticipated Savings at Heritage Commons

- 89-unit property serving low-income elderly residents
- Two existing mortgages
- Project designed costing over US\$ 1 million
- 10% covered by utility incentives, property reserves
- Unsecured loan of US\$ 960,000 underwritten by expected energy and O&M savings to meet DSCR requirement

TABLE 3. ANNUAL SAVINGS				
YEAR	ENERGY SAVINGS	O&M SAVINGS	TOTAL SAVINGS	DEBT SERVICE COVERAGE RATIO
1	\$48,579	\$49,900	\$98,479	1.30
2	\$49,793	\$49,651	\$99,444	1.31
3	\$51,038	\$49,402	\$100,441	1.32
4	\$52,314	\$49,155	\$101,470	1.34
5	\$53,622	\$48,909	\$102,532	1.35
6	\$54,963	\$48,665	\$103,628	1.36
7	\$56,337	\$48,422	\$104,758	1.38
8	\$57,745	\$48,179	\$105,925	1.39
9	\$59,189	\$47,939	\$107,127	1.41
10	\$60,669	\$47,699	\$108,367	1.43
10 Year Total	\$544,249	\$487,921	\$1,032,170	
10 Year Average	\$54,425	\$48,792	\$103,217	1.36

Source: Capital for Change. Reproduced with permission from CT Green Bank.

For more information contact:
Bettina Bergoo
bbergoo@nrdc.org

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Questions & Discussion

Sixth Annual Green Bank Congress