



Guernsey Financial
Services Commission

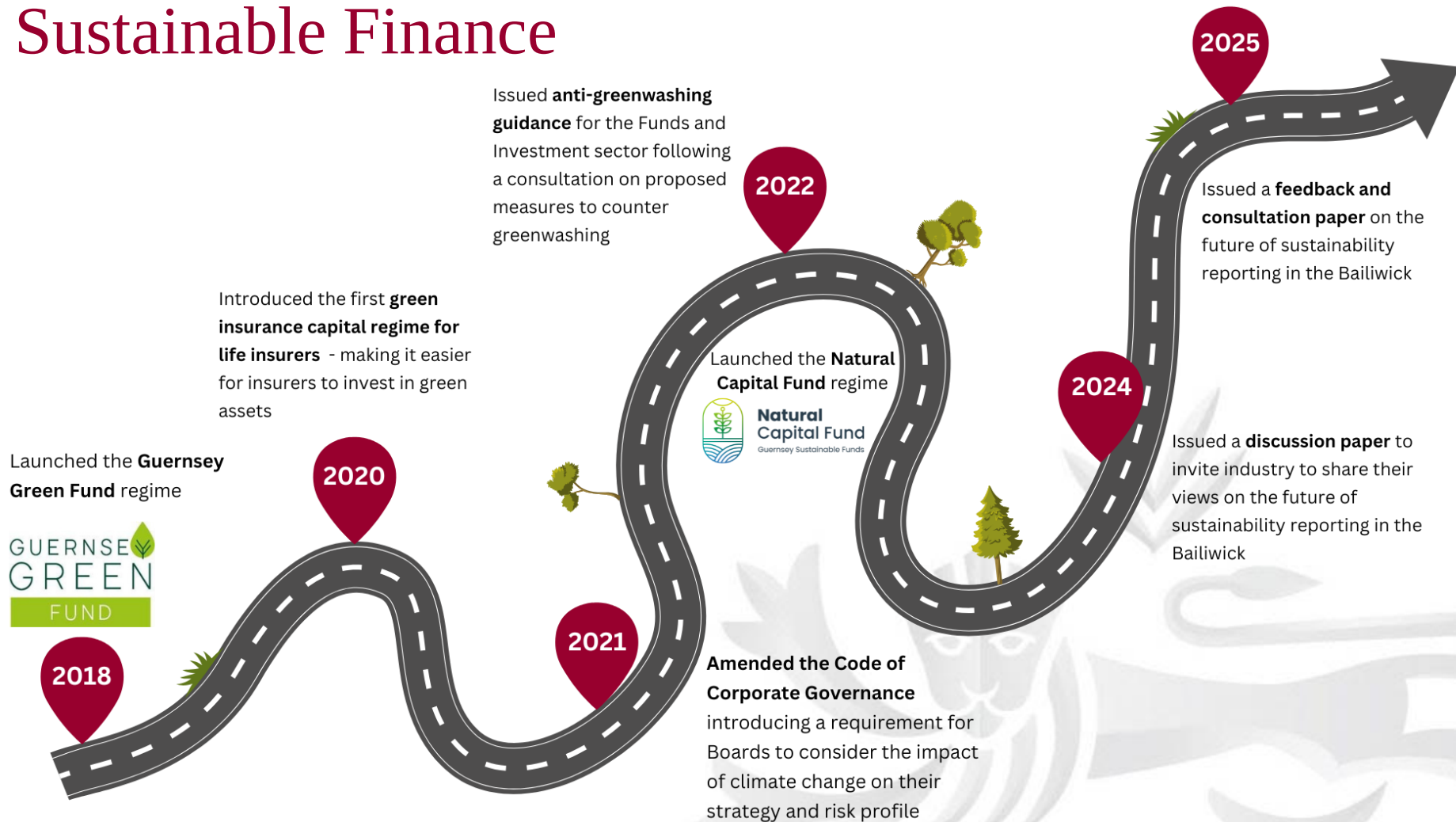
Enabling Growth – Digital and Sustainable Finance

26 November 2025

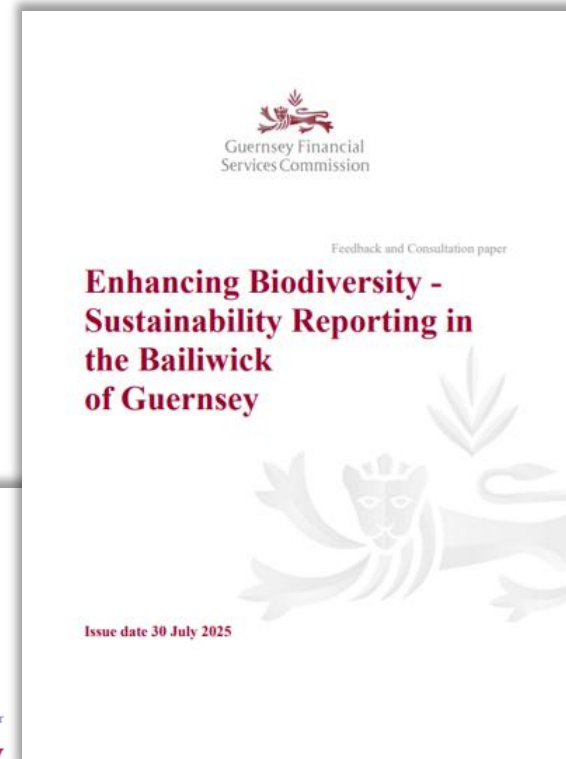
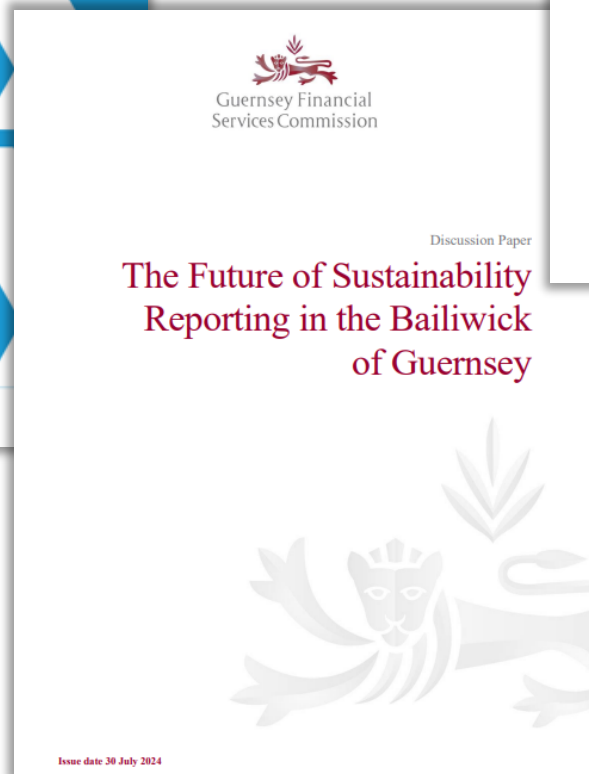
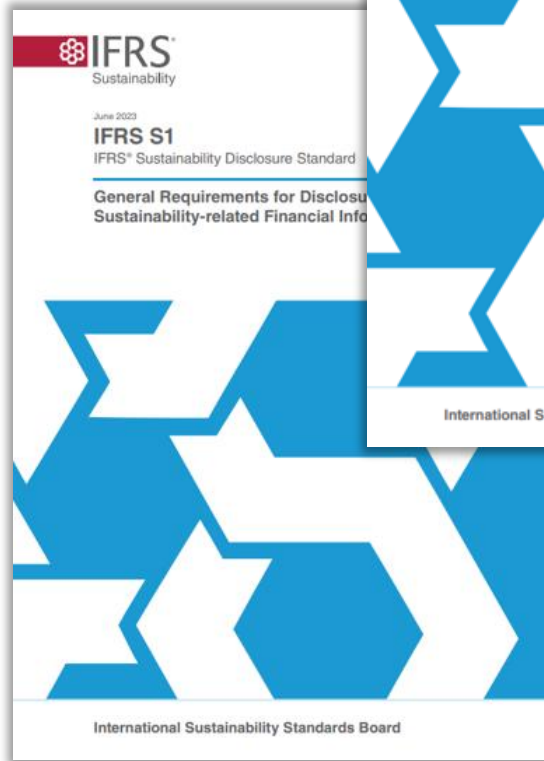
Nurturing a Strong Financial Future



Our approach to Sustainable Finance



Sustainability Reporting



Sustainability Reporting in the Bailiwick



85 % of respondents are making or working towards some form of sustainability reporting.



88% of firms are collecting carbon emissions data.



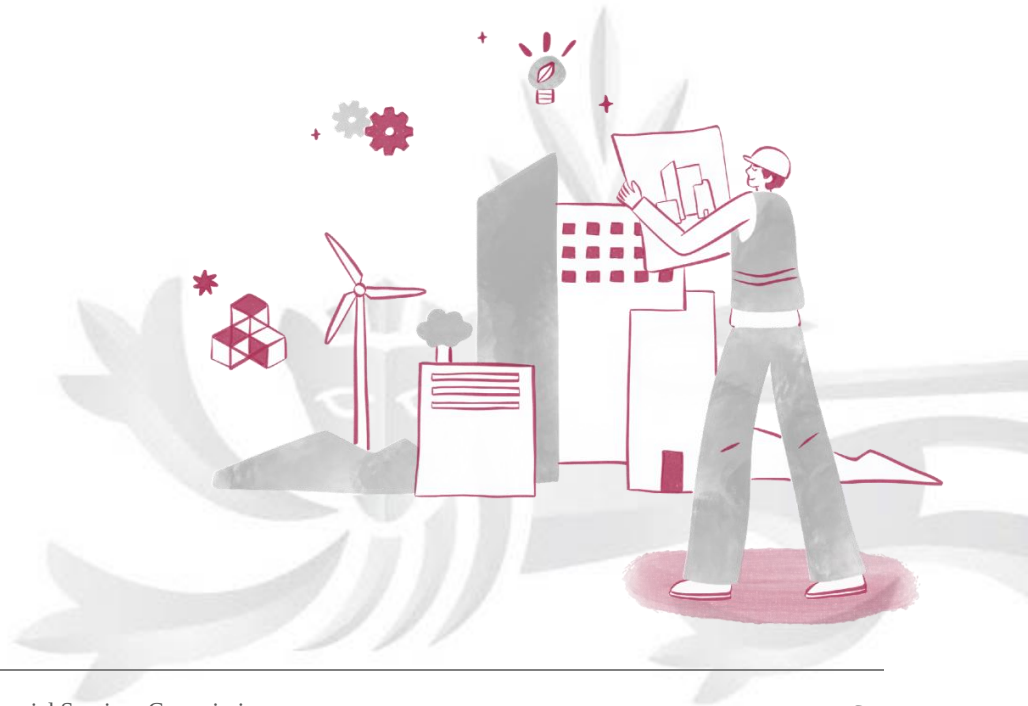
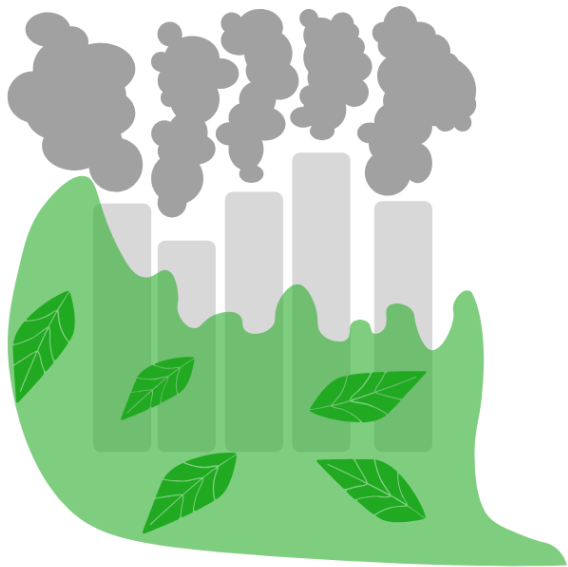
17 firms indicated at least partial collection of Scope 3 emissions data.



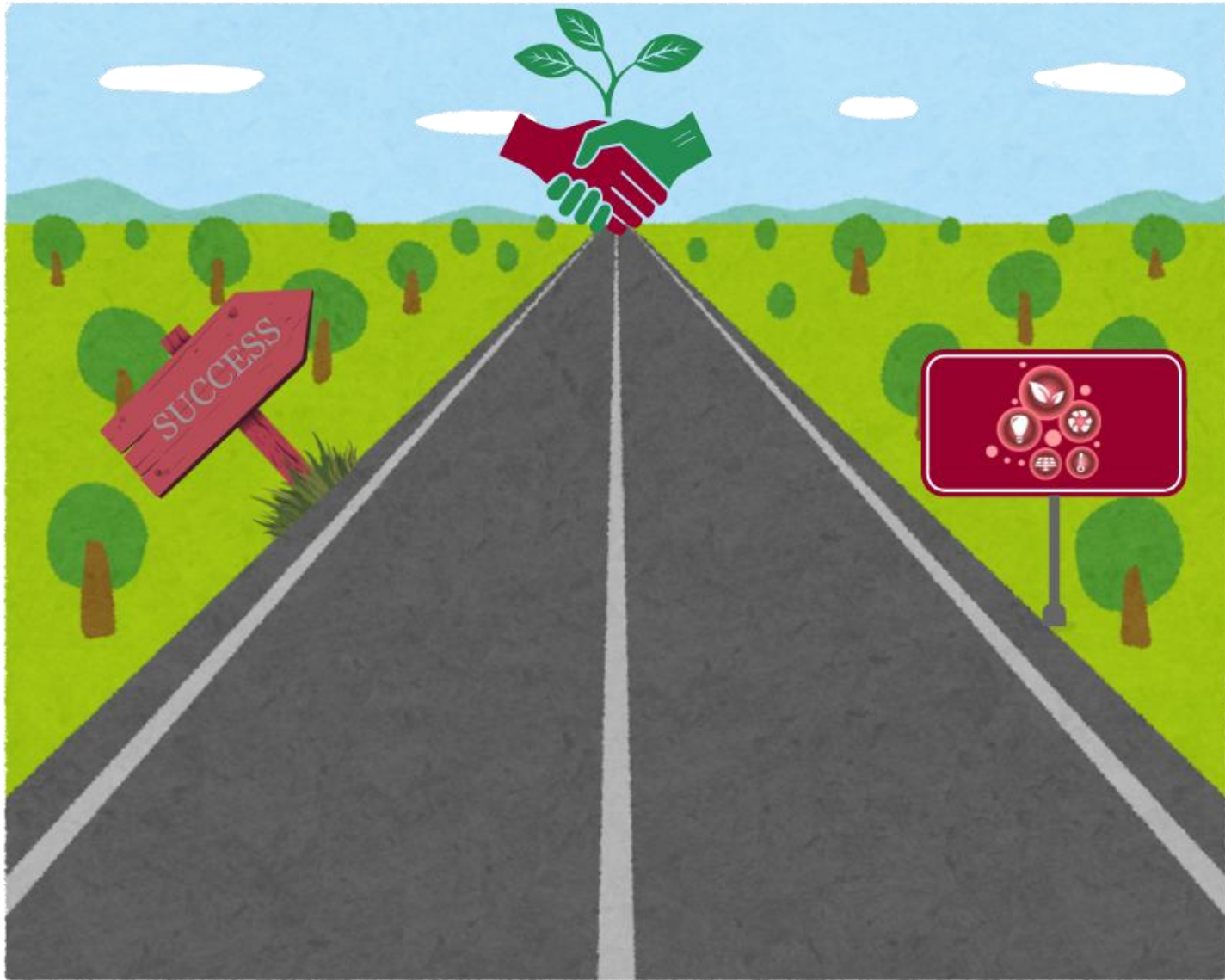
Fiduciary firms are not at the leading edge of sustainability reporting.

Areas of Focus

- Greenwashing
- Considering environmental matters holistically

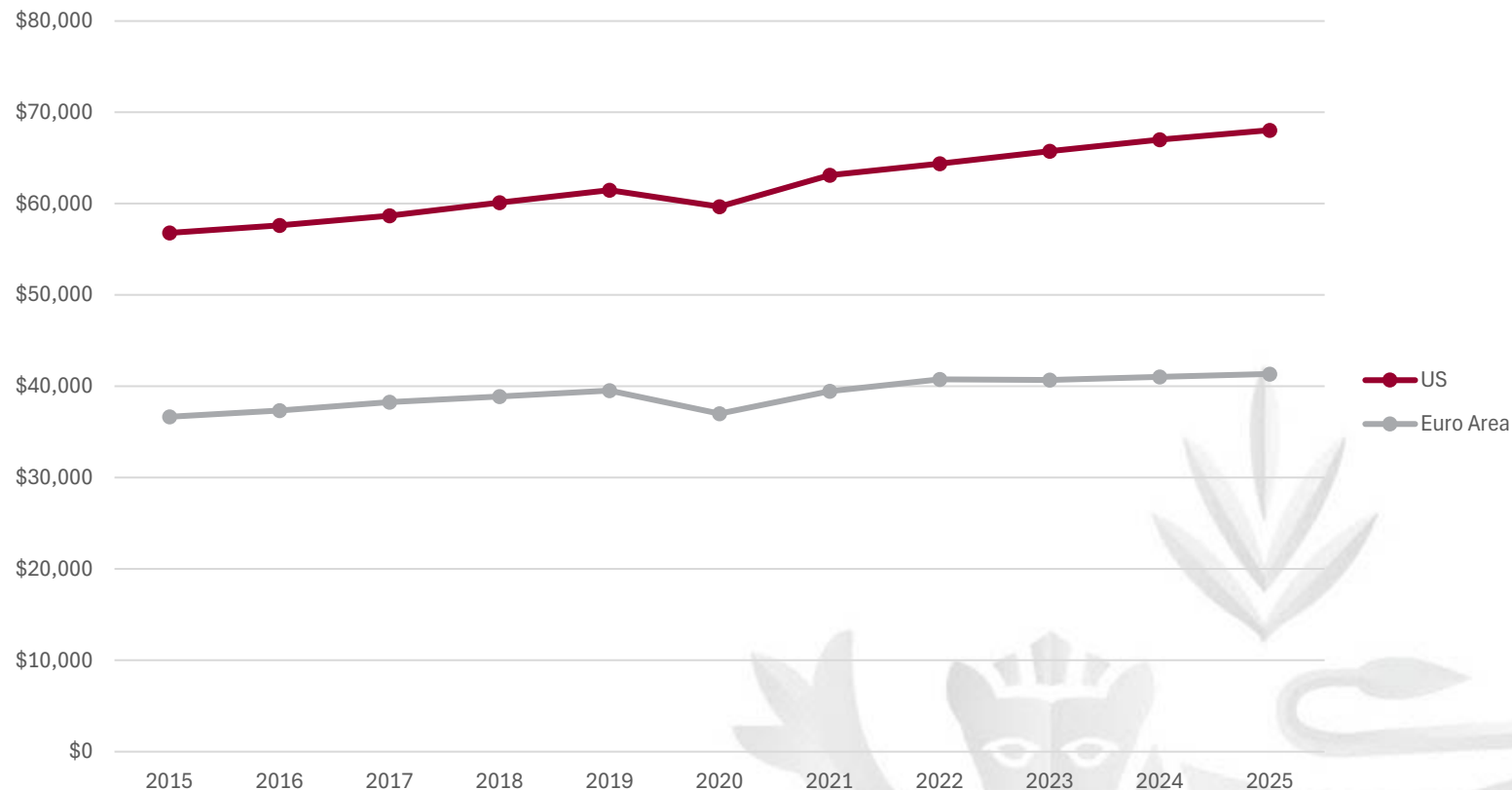


Where next?



Risk aversion is not risk free

US vs Euro Area Real GDP per Capita (in constant 2015 USD)



Sources:

World Bank Data;

International Monetary Fund: World Economic Outlook 2025 Database.



**INTELLECTUAL
SPACE**

**MORE THAN ONE
VIABLE ROAD TO
ROME**

**US COMPETITION
WITH CHINA**

**DIFFERENT POLICY
CHOICES**

**MORE
CONSERVATION
AND NATURE**

**BALANCE DIFFERENT
TYPES OF
ENVIRONMENTAL
CONSIDERATION IN
DECISION-MAKING**



Guernsey Financial Services Commission

DIGITAL FINANCE INITIATIVE

Digital Finance Regulatory Approach

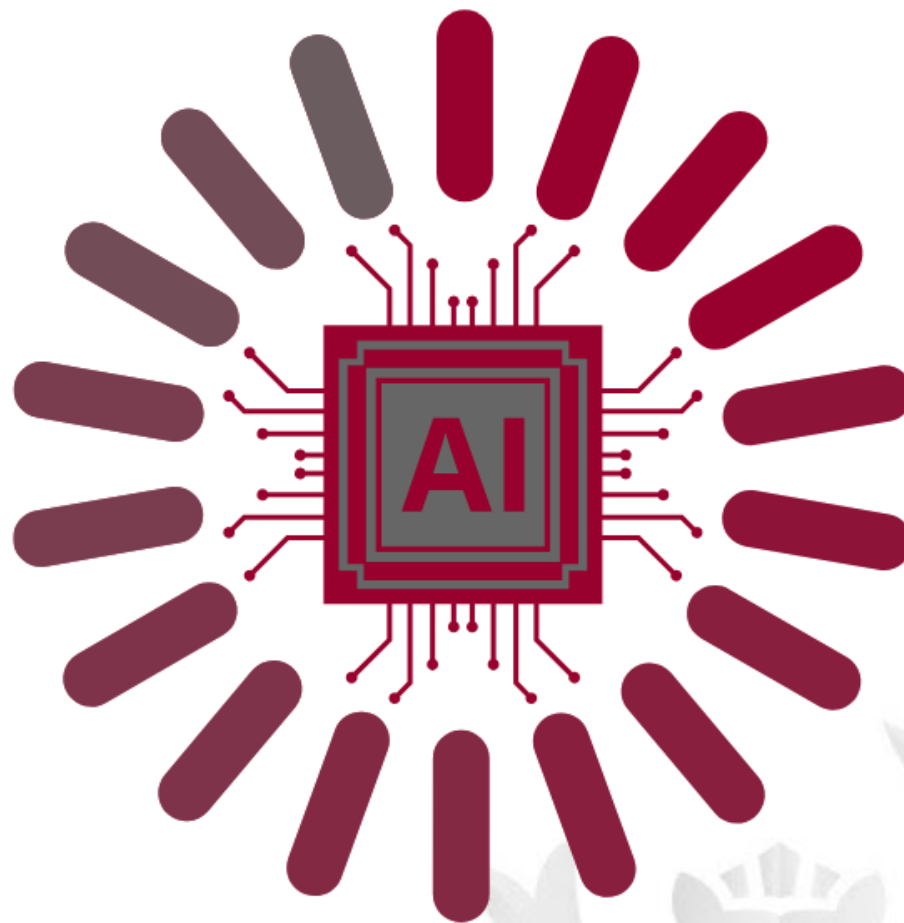
A framework that supports innovation in blockchain, tokenisation, stablecoins and emerging financial technologies, while maintaining robust oversight and international alignment.

Digital Forum

- Platform for dialogue and collaboration with key stakeholders.
- Recent roundtables have included one on **tokenisation**, focussing on fund tokenisation and tokenised securities, and one on the potential use of **stablecoin** in the Bailiwick. **We will be hosting a further one on AI**, exploring barriers to use.
- We are intending to further consult with industry later this year.

Concierge + Sandbox

- Structured pathway for firms to incubate new products and services in a controlled environment.
- Fosters responsible experimentation and accelerates market readiness.
- Gather insights to inform future developments in digital asset regulation.



loading...

What do we want to be?

- ✓ Hospitable domicile for good quality digital finance
- ✓ ...incorporating lessons learned from other jurisdictions.



Growth in Regulated Financial Services Sector

