Resilient Future Day 2026 – Key Takeaways

On 10 November 2026, **RBI's Resilient Future Day** brought together 120+ senior representatives from banking, industry, insurance, policy, academia and research to explore how Europe can turn growing economic, environmental and technological uncertainty into strategic readiness and competitive advantage. Across the day, one message stood out: resilience is no longer primarily about preparing for disruption. It is becoming a prerequisite for long-term competitiveness.

Setting the scene: Investing in resilience as a strategic opportunity

Europe's transition is not short of opportunity, but short of investment: climate investment has stalled at €534bn a year, only 61% of the €878bn needed annually to 2030, leaving a €344bn annual gap. For banks, this is a sizeable financing opportunity: European green lending already reached €1.23tn in 2024, up 36% year-on-year, while major investment gaps remain in areas such as wind, grids, rail and building renovation.

The strategic message is therefore to treat resilience and transition as business and competitiveness agendas, not compliance topics: capital is already moving towards electrification and infrastructure, while the ECB is simultaneously making climate and nature risks part of credit, collateral and capital supervision.

1. Circularity & resource security: From sustainability to resilience

Europe's dependence on imported raw materials and volatile global supply chains makes resource efficiency and circularity a strategic competitiveness issue. Circular business models can reduce reliance on scarce primary materials, strengthen supply-chain resilience and strengthen business models. For banks, this is increasingly relevant to credit quality and transition finance, as more resource-efficient clients can be better positioned to manage price and supply shocks.

Scaling circularity requires viable economics, measurable KPIs, enabling infrastructure and collaboration across entire value chains.

Key lesson: Resource resilience is becoming a competitive advantage. Finance can accelerate the shift from linear dependency towards circular and increasingly regenerative business models, but **industry needs an open mindset for change**.

2. Physical & biodiversity risk: Nature and climate are becoming financial risks

Climate and nature risks increasingly **amplify one another**: physical climate impacts accelerate ecosystem degradation, while degraded ecosystems reduce natural resilience to drought, flooding, heat and water scarcity. The resulting impacts increasingly reach production, supply chains, asset values, insurability and credit quality.

Managing this interconnected risk requires location-specific data, longer time horizons and closer collaboration between banks, insurers, businesses and policymakers. It also means recognizing healthy ecosystems as economically valuable infrastructure.

Key lesson: The climate-nature nexus is becoming financially material. Understanding interconnected physical and biodiversity risks will be increasingly important for risk management, while adaptation and nature-based solutions represent growing financing opportunities.

3. AI, cybersecurity & trust: Technology needs human responsibility

AI is simultaneously increasing productivity, analytical capability and the speed of emerging risks. When cyberattacks evolve in minutes rather than days, technology-enabled defenses become fundamental to business continuity. The central challenge is to combine the speed, scale, and analytical capabilities of AI with human expert judgement.

Trust, as well as ethics and responsible use, are becoming critical connectors and accelerators of AI implementation, not only technical skills. A greater reliance on AI raises fundamental questions around accountability, transparency and decision-making.

Key lesson: The competitive advantage will not come from AI alone, but from trusted hybrid intelligence including a strong governance, combining the efficiency and scale of AI with human judgement, accountability and robust cybersecurity**.**

What we take away from the day

Across the day, a common picture emerged: **resilience connects sustainability with long-term business success. Transformation cannot happen in silos**. It requires collaboration across sectors and ecosystems of partners, and the financial solutions that turn resilience from an ambition into investable action.

And as not every important conversation topic can be highlighted in one day, AI **Daphne**, a **Hybrid Intelligence Companion**, was listening during the discussions to help identify the missing gaps during the last session.

Her verdict?

Daphne noted that the second session focused more on climate-related physical risks and nature loss as a financial risk than on dependencies such as soil fertility, pollination and water regulation, or finance's own impact on nature.

On AI and cybersecurity, less attention went to AI's own environmental footprint, particularly its use of energy, water and critical minerals, reconnecting digital transformation with resource and resilience challenges. Daphne also flagged the importance of governing AI itself.

If anything, the day gave us more food for thought. As sustainability, resilience and technology continue to evolve, so will the perspectives and solutions around them. Having an engaged community to challenge assumptions, bring in different viewpoints, and continue the conversation is therefore all the more valuable in shaping what resilience means in practice.