

Rabobank in 2016

Our mission:

Rabobank wants to make a substantial contribution to the well-being and prosperity in the Netherlands and to feeding the world sustainably.

That is our focus as a bank, along with our customers and partners. Step by step. This is how we are creating real change with an impact.

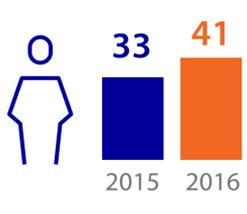


Our customer satisfaction

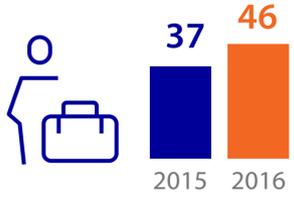
has further improved among both retail and business customers in the Netherlands.

'Would you recommend us?'

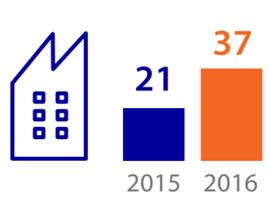
As measured by NPS



Retail customers



Private banking customers



Business customers

We also see improvements in our international operations

Market shares in the Netherlands are stable at high levels.



Mortgages



Savings



Business lending

Availability



Internet banking
99.7%



Mobile banking
99.7%

Innovation has been intensified



Mortgage within a week

A signed mortgage offer within 7 days.

Financing within 24 hours

A fast, clear response to financing for SMEs.

Rabo Green Mortgage

For buyers of a new, very energy efficient house.

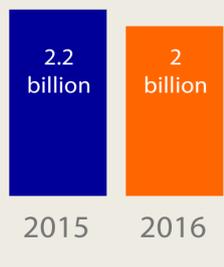
Rabo&Co

Connecting private banking customers with SME's for peer-to-peer lending.

Our net profit:

2 billion euros

Credit ratings remained at a high level



issued in loans



savings held by our customers

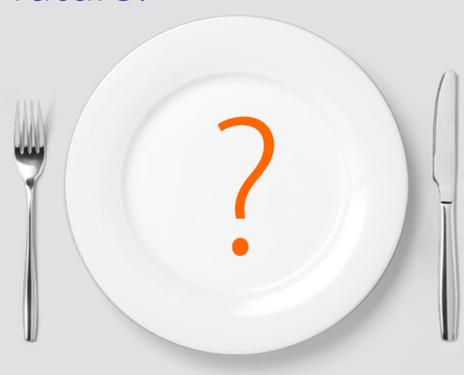
Meaningful cooperative

Each year we give back part of our profit to Dutch society by investing in local initiatives. This cooperative dividend totalled 49 million euros in 2016.

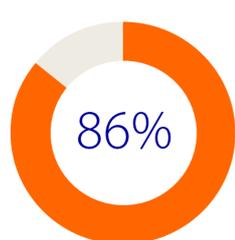


Will there be enough food to feed the world's growing population in the future?

Banking for Food is our vision on food security. We combine our in-depth knowledge of food and agri, global network and customer focus within this vision.



We further strengthened our position in the international Food & Agri sector.



More than 86% of our investments in energy generation are from **renewable energy sources**.

We invested **2.7 billion euros*** in energy generation in 2016.

* total on balance



With an impact on almost **5 million small-scale farmers**, we promote **self-sufficiency** among farmers in developing countries.