

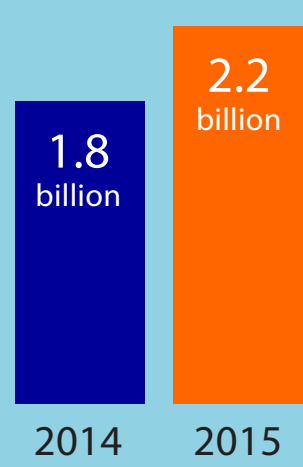
Rabobank in 2015

Rock-solid bank

Our net profit:

2.2 billion euros (+20%)

Credit ratings remained at a high level



Meaningful cooperative

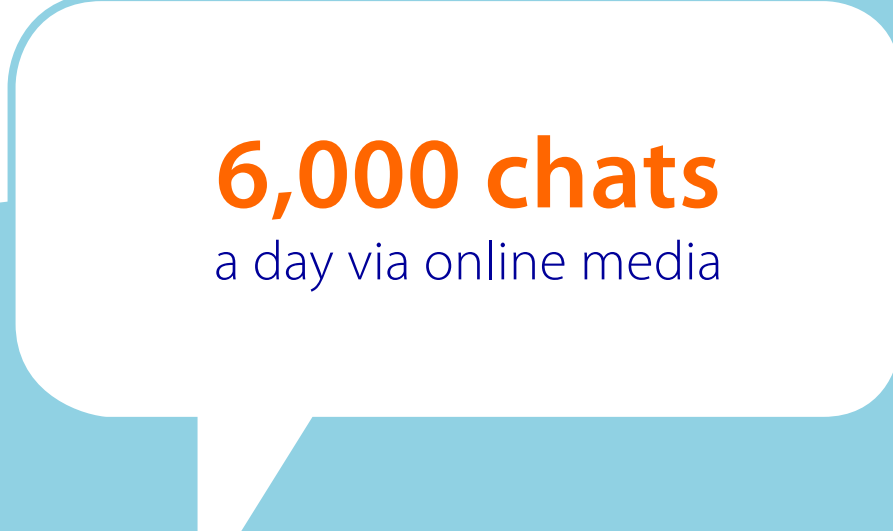
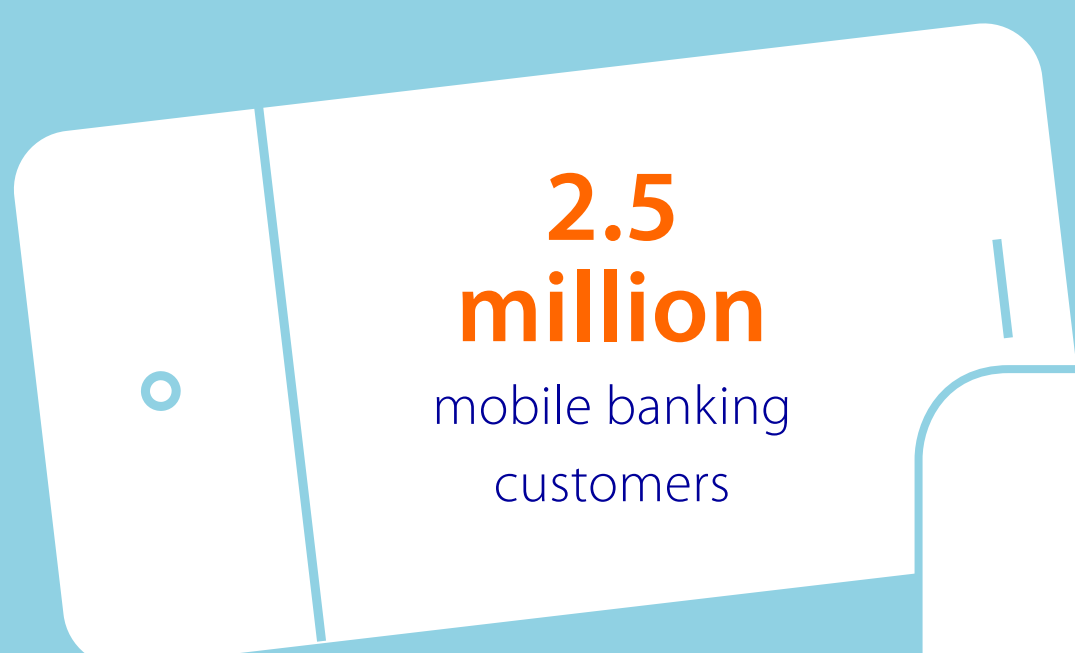
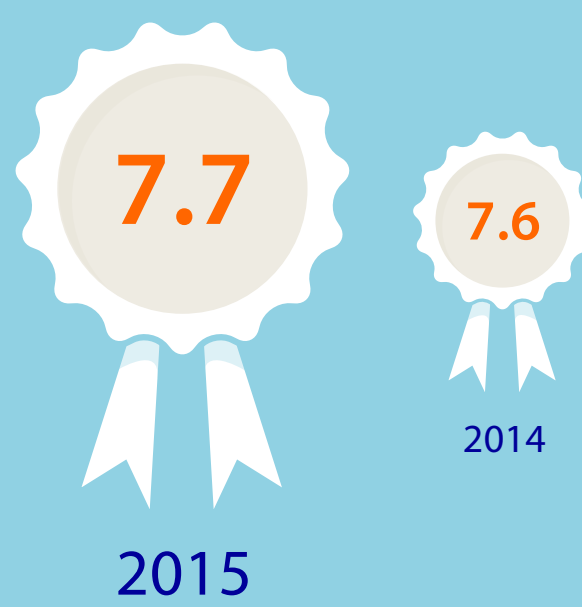
Each year we give back part of our profit to Dutch society by investing in local initiatives.

This cooperative dividend totalled 62.6 million euros in 2015.



Complete customer focus

Our Dutch customers gave us a score of



Availability

<p>Internet banking</p> <p>99.8%</p>	<p>Mobile banking</p> <p>99.8%</p>	<p>Rabophone</p> <p>99.9%</p>
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The new nearby

We invested in new contact points:

- pop-up stores
- bank advice at home
- mobile advice centres



Innovations



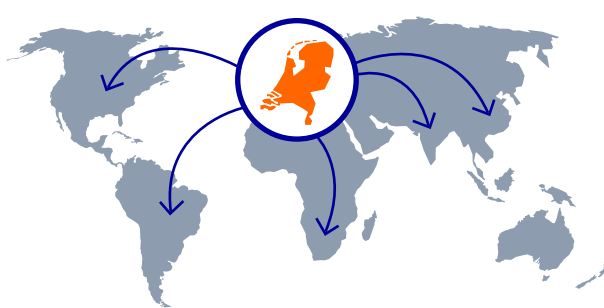
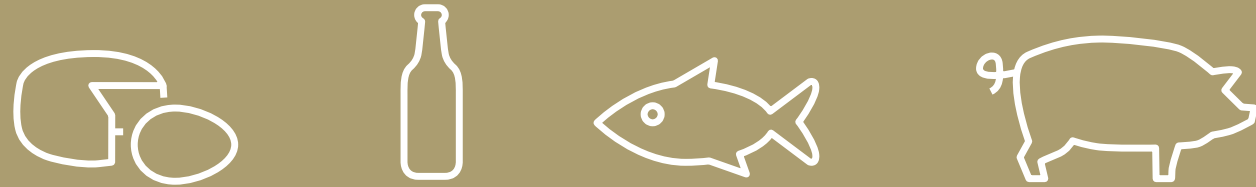
- Rabo Wallet**
Digital wallet that lets customers pay in shops using their smartphone
- Rabo SmartPin**
App that lets businesses accept debit payments on delivery
- Financieringsindicator**
Online tool that lets businesses check how realistic their financing plan is
- Rabo Corporate Connect**
New online environment for corporate banking

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

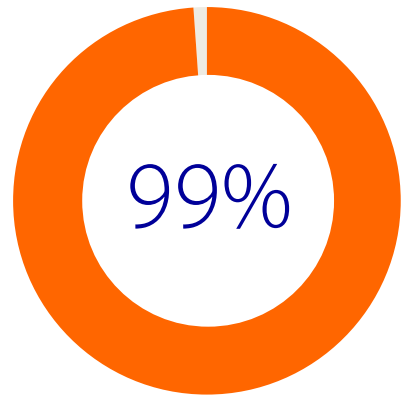
Banking for Food is our vision on food security. We combine our in-depth knowledge of food and agri, global network and customer focus within this vision.



We have maintained our strong position in the food and agri sector (dairy, beverages, meat, fish and livestock feed)



There are approximately **200,000 companies** in the Netherlands that have international operations and one quarter of them are Rabobank customers.



99% of our investments in energy generation are from **renewable energy sources**

We invested **3.2 billion euros** in sustainable energy in 2015.



More than **4.7 million small farmers** have a future thanks to access to financing, knowledge and our network through Rabobank Foundation.

