

EU-Directive Rabobank Annual Report 2018

EU Directive 2014/95/EU

Non-financial & Diversity information

Topic	Subtopic	Chapter
Business Model	n/a	<ul style="list-style-type: none"> Rabobank at a Glance: 'What we Offer in the Netherlands' Value Creation Model: 'What do we offer?'
Relevant social and personal matters (e.g. HR safety)	A description of the policies pursued, including due diligence	<ul style="list-style-type: none"> Excellent Customer Focus: Interview Berry Marttin Excellent Customer Focus: The future of food Empowered employees: Talent, Culture Meaningful Cooperative: Making a concrete socially responsible contribution
	The outcome of those policies	<ul style="list-style-type: none"> Empowered Employees chapter Excellent Customer Focus: Helping Customers Achieve Future-Proof Growth Meaningful Cooperative: Community Funds and Donation Key Figures: Sustainable products & Services
	Principle risks in own operations and within value chain	<ul style="list-style-type: none"> Excellent Customer Focus: Interview Berry Marttin Excellent Customer Focus: The future of food Empowered employees: Talent, Culture Meaningful Cooperative: Making a concrete socially responsible contribution Risk Management
	How risks are managed	<ul style="list-style-type: none"> Excellent Customer Focus: Interview Berry Marttin Excellent Customer Focus: The future of food Empowered employees: Talent, Culture Meaningful Cooperative: Making a concrete socially responsible contribution Risk Management
Relevant environmental matters (e.g. climate related impact)	Non-Financial Key Performance indicators	<ul style="list-style-type: none"> Key Figures: Sustainable finance & Client photo, Community funds and donations, Sustainable finance & Circular economy challenges, Training expenses per fte.
	A description of the policies pursued, including due diligence	<ul style="list-style-type: none"> Excellent Customer Focus: The future of food Meaningful Cooperative: Attention for climate changes
	The outcome of those policies	<ul style="list-style-type: none"> Excellent Customer Focus: The future of food Meaningful Cooperative: Client photo, Attention for climate changes
	Principle risks in own operations and within value chain	<ul style="list-style-type: none"> Excellent Customer Focus: interview Berry Marttin Meaningful Cooperative: attention for climate change Risk Management
Relevant matters with respect for Human Rights (e.g. labour protection)	How risks are managed	<ul style="list-style-type: none"> Excellent Customer Focus: interview Berry Marttin Meaningful Cooperative: attention for climate change Risk Management
	Non-Financial Key Performance indicators	<ul style="list-style-type: none"> Key Figures: Sustainable finance & Client photo
	A description of the policies pursued, including due diligence	<ul style="list-style-type: none"> Meaningful Cooperative: Sustainability Program and Framework Update
	The outcome of those policies	<ul style="list-style-type: none"> Meaningful Cooperative: Sustainability Program and Framework Update Excellent Customer Focus: Fair finance Guide
Relevant matters with respect to anti-corruption and bribery	Principle risks in own operations and within value chain	<ul style="list-style-type: none"> Meaningful Cooperative: Sustainability Program and Framework Update Risk Management
	How risks are managed	<ul style="list-style-type: none"> Meaningful Cooperative: Sustainability Program and Framework Update Risk Management
	Non-Financial Key Performance indicators	<ul style="list-style-type: none"> Excellent Customer Focus: Fair finance Guide
	A description of the policies pursued, including due diligence	<ul style="list-style-type: none"> Excellent Customer Focus: Fair finance guide Meaningful Cooperative: Sustainability Program and Framework Update
	The outcome of those policies	<ul style="list-style-type: none"> Excellent Customer Focus: Fair finance guide

<i>Topic</i>	<i>Subtopic</i>	<i>Chapter</i>
		<ul style="list-style-type: none"> • Meaningful Cooperative: Sustainability Program and Framework Update
	Principle risks in own operations and within value chain	<ul style="list-style-type: none"> • Risk Management: Compliance risks
	How risks are managed	<ul style="list-style-type: none"> • Risk Management: Compliance risks
	Non-Financial Key Performance indicators	<ul style="list-style-type: none"> • Excellent Customer Focus: Fair finance guide
Insight into diversity (Managing Board and Supervisory Board)	A description of the policies pursued, including due diligence	<ul style="list-style-type: none"> • Empowered Employees: Culture - Diversity and inclusion
	Diversity targets	<ul style="list-style-type: none"> • Empowered Employees: Culture - Diversity and inclusion
	Description of how the policy is implemented	<ul style="list-style-type: none"> • Empowered Employees: Culture - Diversity and inclusion
	Results of the diversity policy	<ul style="list-style-type: none"> • Empowered Employees: Culture - Diversity and inclusion