

Global Reporting Initiative Rabobank Annual Report 2018

General Disclosures- 1. Organizational Profile

SRS	Disclosure	Reference	Omission (if applicable)
102-1	Name of the organization	Rabobank (Cover page)	
102-2	Activities, brands, products, and services	Key figures - What we offer (p.8) Value creation inputs (p.10) Rabobank's activities (p.11) Excellent customer focus (p.15) Excellent customer focus - Domestic market shares (p.16) Excellent customer focus - Helping customers achieve future-proof growth (p.21) Products and services per region and country: https://www.rabobank.com/en/home/index.html#worldmap Sustainability Policy Framework: https://www.rabobank.com/en/about-rabobank/in-society/sustainability/vision-and-policy/vision-sustainably-successful-together.html	
102-3	Location of the organization's headquarters	Utrecht (p.116)	
102-4	Number of countries operating	Key figures - International (p.8) International rural and retail banking (p.90) Private savings at RaboDirect decreased by 13% (p.90)	
102-5	Nature of ownership and legal form	Chairman's foreword (p.2) Rabobank's organization (p.11) Meaningful Cooperative (p.30) Cooperative: https://www.rabobank.com/en/about-rabobank/cooperative/index.html https://www.rabobank.com/en/about-rabobank/profile/organisation/index.html	
102-6	Markets served	Key figures - International (p.8) Rabobank fundamentals (Strategic focus areas) (p.11) International rural and retail banking (p.94) Private savings at RaboDirect decreased by 13% (p.90)	
102-7	Scale of the reporting organization	Key figures (p.6-7)	
102-8	Information on employees and other workers	Financial results of Rabobank (p.61) Operating expenses decreased by 8% (p.54) Operating expenses down by 5% (p.87) Appendix 3 Sustainability Facts & Figures (Social Indicators) (p.81)	Information on Social indicators outside Netherlands not available. The figures therefore exclude a.o. DLL and BPD. We expect our HR systems to report on all entities in reporting year 2019. Please see page 83/84 for more details.
102-9	Supply chain	Sustainability (p.42) Adding Value for our Stakeholders (p. 9)	
102-10	Significant changes to the organization and its supply chain	Scope and boundaries (p.76) Gatekeeper to the Financial Sector (p. 21)	
102-11	Precautionary Principle or approach	Strengthening Risk Management in 2018 (p.60) Compliance (p.64) Update sustainable program and framework (p. 35) The precautionary principle is implemented via the Sustainability Policy Framework: https://www.rabobank.com/en/about-rabobank/in-society/sustainability/vision-and-policy/vision-sustainably-successful-together.html	
102-12	External initiatives	Value creation input (Social capital) (p.10) Meaningful Cooperative (p.31) Making a Concrete, Socially Responsible contribution (p.33) Appendix 3 Sustainability facts & figures (p.79)	
102-13	Memberships of associations	Value creation input (p.10) Meaningful Cooperative (Partnerships sustainable development goals) (p.31)	

General Disclosures-2. Strategy

SRS	Disclosure	Reference	Omission (if applicable)
102-14	Statement from senior decision-maker	Chairman's foreword (p.2)	

General Disclosures- 3. Ethics and Integrity

SRS	Disclosure	Reference	Omission (if applicable)
102-16	Values, principles, standards, and norms of behavior	Compliance (p.64) Rabobank Fundamentals (p.11/12) https://www.rabobank.com/en/images/code-of-conduct-rabobank-en.pdf	

General Disclosures- 4. Governance

SRS	Disclosure	Reference	Omission (if applicable)
102-18	Governance structure	Corporate governance (p.97-99) Report of Rabobank's Supervisory Board (p.106-115) Data Collection of Non-Financial Information (p. 78) https://www.rabobank.com/en/about-rabobank/profile/organisation/index.html	

General Disclosures- 5. Stakeholder Engagement

SRS	Disclosure	Reference	Omission (if applicable)
102-40	List of stakeholder groups	Value creation inputs (p.10) Continuous stakeholder dialogue (p.75)	
102-41	Collective bargaining agreements	Appendix 3 Sustainability Facts & Figures (Social indicators) (p.81)	Information on Social indicators outside Netherlands not available. The figures therefore exclude a.o. DLL and BPD. We expect our HR systems to report on all entities in reporting year 2019. Please see page 83/84 for more details.
102-42	Identifying and selecting stakeholders	Value creation inputs (p.10) Appendix 4 Dialogues with clients (p.82)	
102-43	Approach to stakeholder engagement	Value creation inputs (p.10) Top advice nearby (p.20) Involved member and communities (p.33) Launch Agri3Fund (p.34) Enhancing Sustainability Performances (p.34) Culture (Engagement) (p.41) Continuous stakeholder dialogue (p.75) Appendix 4 Dialogues with clients (p.82)	
102-44	Key topics and concerns raised	Dialogue with politics (p.35) Continuous stakeholder dialogue (p.75) Appendix 4 Dialogues with clients (p.82)	

General Disclosures- 6. Reporting Practice

SRS	Disclosure	Reference	Omission (if applicable)
102-45	Entities included in the consolidated financial statements	Scope and boundaries (p.74) Annual Statements	
102-46	Defining report content and topic Boundaries	About this report (p.3) Appendix 1 About this report (p.74)	
102-47	List of material topics	Appendix 1 About this report (p.74-77)	
102-48	Restatements of information	Appendix 1 About this report (p.74) Key figures (p.4)	
102-49	Changes in reporting	Appendix 1 About this report (p.74)	
102-50	Reporting Period	About this report (p.3) Appendix 1 About this report (p.74)	
102-51	Date of most recent report	Rabobank Group Annual Report 2017 (publication: March 2018)	
102-52	Reporting cycle	Appendix 1 About this report (p.74)	
102-53	Contact point for questions regarding the report	Colophon	
102-54	Claims of reporting in accordance with the GRI Standards	Appendix 1 About this report (p.74)	
102-55	GRI content index	Separate download - GRI Index	
102-56	External assurance	Assurance (p.77) Independent Auditor's Report (p 125)	

Topic Specific Disclosures- Improving Performance

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Rock-solid bank (p.45) Appendix 1 About this report (p.74-75) Material topics and boundaries (p.76) 103-2: Rock-solid bank (p.45) Financial targets on Track Despite Rapidly Changing Environment (p.49) Material topics and boundaries (p.76) 103-3: Financial targets on Track Despite Rapidly Changing Environment (p.49) Managing our material topics (p. 78)	
Rabo 1	Cost-income ratio	Key figures (p.7) Continuous stakeholder dialogue (p.75) Rock-Solid Bank (p. 117)	

Topic Specific Disclosures-Stimulating Sustainable Food and Agriculture

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Appendix 1 About this report (p.74-75) Material topics and boundaries (p.76) Meaningful Cooperative (p.30) 103-2: Value Creation Inputs (p.10) The future of Food (p.26) Meaningful Cooperative (p.31) Contribution to climate goals (p.34) Launch AGRI3 Fund (p.34) Material topics and boundaries (p.76) 103-3: Managing our material topics (p. 78)	
G4-F57	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Finance overview with a Societal Character or a Positive Societal Impact (p.79)	
G4-F58	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Finance overview with a Societal Character or a Positive Societal Impact (p.79)	
Rabo 5	Percentage of A-level client photo (sustainability performance)	Key figures (p.7) Meaningful cooperative (Client Photo) (p.31) Enhancing sustainability performance (p.34)	

Topic Specific Disclosures- Increasing Customer Satisfaction

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Excellent customer focus (p.15) Appendix 1 About this report (p.74-75) Material topics and boundaries (p.76) 103-2: Excellent customer focus (p.20-22) Material topics and boundaries (p.76) 103-3: Excellent customer focus (p.20-22) Managing our material topics (p. 78)	
Rabo 2	Net Promotor Score	Key figure (p.6) Excellent customer focus (KPI) (p.16) Continuous stakeholder dialogue (p.75) Appendix 2 Non Financial KPI's Methodology & Definitions (p.79-80)	

Topic Specific Disclosures- Restoring Trust

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Excellent customer focus (p.15) Appendix 1 About this report (p.74-75) Material topics and boundaries (p.76) 103-2: Stimulating transparency (p.21) Material topics and boundaries (p.76) 103-3: Stimulating transparency (p.21) Managing our material topics (p. 78)	
Rabo 3	RepTrak	Key figures (p.6) Continuous Stakeholder Dialogue (p.75)	

Topic Specific Disclosures- Digitizing and Innovating Services

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Excellent customer focus (p.15) Appendix 1 About this report (p.74-75) Material topics and boundaries (p.76) 103-2: Digitizing Our Traditional Services and Channels (p.20) Developping Innovative Services for Our SME Customers (p.20) Helping Customers Achieve Future-Proof Growth (p.21) Material topics and boundaries (p.76) 103-3: Managing our material topics (p. 78)	
Rabo 4	Percentage online active customers	Key figures (p.6) 'Continuous stakeholder dialogue (p.75) Appendix 2 Non Financial KPI's Methodology & Definitions (p.79-80)	

Topic Specific Disclosures- Supporting Vital Communities

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Meaningful Cooperative (p.30) Involved members and communities (p.33) Appendix 1 About this report (p.74-75) Material topics and boundaries (p.76) 103-2: Meaningful Cooperative (p.33) Material topics and boundaries (p.76) 103-3: Managing our material topics (p. 78)	
Rabo 6	Community funds and donations	Meaningful Cooperative (p.30) Continuous stakeholder dialogue (p.75)	

Topic Specific Disclosures- Encouraging Entrepreneurship

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Meaningful cooperative (p.30) Appendix 1 About this report (p.74-75) Material topics and boundaries (p.76) 103-2: Making a concrete, Socially Responsible Contribution (p.33) Material topics and boundaries (p.76) 103-3: Managing our material topics (p. 78)	
G4-FS7	Total sustainable products & services	Key figures (p.6)	

Topic Specific Disclosures-Developing Human Capital and Talent Management

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Empowered employees (p.40) Appendix 1 About this report (p.74-75) Material topics and boundaries (p.76) 103-2: Empowered employees (p.40-43) Material topics and boundaries (p.76) 103-3: Managing our material topics (p. 78)	
404-1	Average hours of training per year per employee	Social indicators (p.81)	
Rabo 9	Training expenses (EUR) per FTE	Key figures (p.7) Human Capital (p. 10) Continuous Stakeholder Dialogue (p.75)	