Rabobank’s impact on society

**Invested in each other: facts & figures**

1. **Banking for the Netherlands**
   - Promoting welfare and prosperity in the Netherlands
   - Increasing earning capacity
     - Financing trade, industry and services: €88 billion
     - Financing food & agribusiness: €35 billion
     - Financing with a positive impact on society: €22 billion
   - Promoting an optimum life course
     - Mortgage portfolio: €202 billion
     - Managed retail savings: €117 billion
   - Strengthening the living environment
     - Cooperative dividend: €62.2 million
     - New cooperatives: 710

2. **Banking for Food**
   - Promoting a sustainable food supply worldwide
   - Financing for Food & Agri: €98 billion worldwide
   - Access to finance for 2 million small farmers in Africa, Asia and South America
   - Rabobank supports the entire chain - from farm to food on the table
     - 17 of the TOP 20 global dairy enterprises
     - 18 of the TOP 25 beverage producers

3. **Our business operations**
   - Rabobank has been climate-neutral since 2007
   - Less carbon per FTE since 2008
     - -35%
Increasing earning capacity

Promoting welfare and prosperity in the Netherlands

- Energy
- Circular economy
- Housing
- Finance

- Promoting an optimum life course
  - Investing in housing, jobs and nutrition

- Financing trade, industry and services
  - €88 billion

- Financing Food & Agri
  - €35 billion

- Each day we lend businesses over
  - €40 million

- Total
  - €22 billion

- €1.5 billion Green Loans
  - NEW Rabo impact loan for frontrunners in sustainability in conjunction with the European Investment Bank (EIB).

- Our focus is to make society sustainable together with customers and partners:
  - Energy
  - Housing
  - Circular economy

- €117 billion
  - Managed retail savings
  - Credit provided to retail customers (mainly mortgages).

- €202 billion
  - Mortgage portfolio
  - Distribution of financing in the Netherlands
    - 10% credit provided to food & agribusiness
    - 18% credit provided to trade, industry & services
    - 72% credit provided to retail customers (mainly mortgages).

- Sustainable building, living and renovating

- Smart Refurbishment events
  - 20

- 3,000 homeowners

- 300 contractors and installers

- Making homes more sustainable is discussed more often in meetings with mortgage advisers.
Strengthening the living environment

For more than a century, we have been investing in local communities and in making our society more sustainable, through local funding, self-sufficiency and cooperation.

€ 62.2 million Cooperative dividends are invested in the Netherlands through the Profit Distribution Fund.

New cooperatives

Supporting new collective local social initiatives.

710

Sponsoring (sports, youth, culture)

€ 22 million Local  
€ 12 million National  
€ 6 million International

Main sponsor of Special Olympics in the Netherlands

Rabobank Foundation has been supporting this organisation for athletes with intellectual disabilities for years.

Rabobank Amerstreek
Plastic coins increase self-sufficiency

31% Sustainability

Rabobank Randmeren
Profit becomes a boost for the region

33% Economic vitality

Rabobank Utrecht
Children in the vegetable garden near assisted-living centre

36% Quality of life

Dialogue sessions on Banking for the Netherlands

Energy cooperatives 110  
Healthcare and community cooperatives 180  
Enterpreneur cooperatives 150  
Glass-fibre networks 28  
Other 242

Sustainability

Economic vitality

Quality of life

Supporting new collective local social initiatives.

Sponsoring (sports, youth, culture)

Main sponsor of Special Olympics in the Netherlands
Sustainable energy

Rabobank invests €3.9 billion in energy generation, including

99% in sustainable energy.

Rabobank is the largest ‘green bank’ in the Netherlands with a 48% share of total green loans.

Largest ‘green bank’

Did you know...?

Rabobank is the Dutch frontrunner in financing windmills.

180,000 households benefit from the resources provided by the largest on-shore wind farm in the Netherlands: NOP Agrowind.

Top 5 ranking in the Bloomberg New Energy Finance League Table 2015.

Circular economy

Regional projects with customers for a circular economy.

GREATER AMSTERDAM AREA

WALCHEREN/NOORD BEVELAND

SOUTHWESTERN NETHERLANDS

URBAN TRIANGLE

FOOD VALLEY

NIJMEGEN

Circular economy:

Ioniqa

Food & Agri: One2Born

Health & Welfare: Robot Care Systems

Herman Wijffels Innovation Award

Rabobank promotes innovation and offers knowledge and network as a springboard to success.

Winners 2015

- Circular economy: Ioniqa
- Food & Agri: One2Born
- Health & Welfare: Robot Care Systems

Rabobank CE Challenge 2015

8 large companies

500 participants in the ‘Circular Economy: Join the journey’ event.

2,500 journals presented including practical guidelines.

Top 5 ranking in the Bloomberg New Energy Finance League Table 2015.

Bron: nopagrowind.nl
Promoting a sustainable food supply worldwide

Increasing the availability of food
Improving access to food
Promoting healthy nutrition
Increasing stability

Promoting a sustainable food supply worldwide

Food and drink for 9 billion people by 2050

Financing food and agribusiness

€98 billion worldwide

Credit portfolio food & agribusiness by sector

- 24% Meat
- 19% Grains and oilseeds
- 15% Dairy
- 11% Fruit and vegetables
- 8% Food & agri inputs
- 4% Retail groceries
- 3% Beverages
- 3% Sugar
- 2% Flowers
- 2% Misc. crops
- 9% Other

Year-end 2015

Rabobank supports the entire chain - from farm to drinks on the kitchen table.

17 of the TOP 20 global dairy companies
18 of the TOP 25 Beverage producers

Knowledge programmes for entrepreneurs

1,000
Rabobank Successors Horizon
1,000 Dutch farmers and horticulturists since 2007

150
Rabobank Global Farmers Master Class
150 leading farmers worldwide since 2012

300
Rabobank Australia Farm Managers
300 young agribusiness high potentials since 2006

243 reports
Food & Agribusiness Research

550
Rabobank Australië Executive Development
550 leading farmers from Australia and New Zealand since 1999

71
Rabobank Brazil Leaders in Agri
71 young agribusiness high potentials since 2007

Global dairy companies

Rabobank supports the entire chain - from farm to drinks on the kitchen table.

Beverage producers

Rabobank supports the entire chain - from farm to drinks on the kitchen table.

Food & agribusiness high potentials

Rabobank supports the entire chain - from farm to drinks on the kitchen table.

Report on Food & Agribusiness Research

Rabobank supports the entire chain - from farm to drinks on the kitchen table.
Promoting a sustainable food supply worldwide

Rabo Development

- € 29 million in guarantees and loans
- 290 projects in 26 countries
- With an impact on almost 5 million people, we promote self-sufficiency among farmers in developing countries.

Rabo Development wants to expand access to financial services for people in rural areas of developing countries with a high potential for agriculture and supplying food.

Rabobank client councils
- Netherlands: Members councils of 106 local Rabobanks
- Australia/New Zealand: 19 regional client councils, 194 client members
- Food & Agri Advisory Boards: North America and Asia, with CEOs from large food & agri businesses

Rabobank Foundation
- Sinds 1974
- 4,700,000
- Customers: 6.3 million
- Credit portfolio: € 14.7 billion

9 Roundtables
- Rabobank is a member of nine international roundtables devoted to sustainability and sharing knowledge throughout the supply chain and with our customers.

Increasing the sustainability in food & agribusiness supply chains worldwide
- 5 innovation projects with the World Wide Fund for Nature and customers:
  1. Milk in the Netherlands
  2. Salmon in Chile
  3. Palm oil in Indonesia
  4. Soy/meat in Brazil
  5. Sugar in India

Rabo Development

- 2
- Salmon in Chile
- 3
- Palm oil in Indonesia
- 4
- Soy/meat in Brazil
- 5
- Sugar in India
- 1
- Milk in the Netherlands

Rabobank is a member of nine international roundtables devoted to sustainability and sharing knowledge throughout the supply chain and with our customers.

Rabobank client councils of 106 local Rabobanks

Rabobank Foundation Sinds 1974

4,700,000

Customers
- Rural areas 36%
- Food & Agribusiness chains 47%

Credit portfolio
- Rural areas 36%
- Customers 6.3 million
- €14.7 billion

Innovations with the World Wide Fund for Nature and customers:

1. Milk in the Netherlands
2. Salmon in Chile
3. Palm oil in Indonesia
4. Soy/meat in Brazil
5. Sugar in India
Our business operations
Climate-neutral since 2007

-35%
Less CO₂ emissions per FTE since 2008
(-3.1% in 2015)

95% Green energy
For all Rabobank locations in the Netherlands

Rabo Share4More
Employees’ fund
Already some 6,500 Rabobank employees donate 4 euros a month to this fund of Rabobank Foundation for sustainable projects in developing countries. Rabobank doubles the amount.

€ 751,000 to water and education projects in 20 countries

Energy- CO₂ efficient cars
Our CO₂ emissions per km in 2015 fell by 4.5%

Sustainability ratings and awards
• Industry Leader Sustainalytics: top 5%.
• RobecoSAM: ranked no. 5 worldwide in the banking category.
• Rabobank Brazil: winner of Dutcham Sustainability award.

Paper
-9% paper use
We keep print runs to a minimum and only use FSC-certified paper.

Green Gas
833,000 m³
Green Gas we purchase is produced from sugar beet waste.

Energy-efficient cars

Employees’ fund

Sustainability ratings and awards

Rabo Share4More

Energy-efficient cars

Employees’ fund

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Employees’ fund

Sustainability ratings and awards
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.