Creating impact together
Thanks to our members and partners

Rabo.nl/impact2019
Social Impact

The cooperative Rabobank is involved in dozens of social initiatives and invests a part of its profits into society. We bundle the strengths of our customers, members, and partners to generate ideas that can be feasibly carried out in a way that fortifies you, your company, your community, the Netherlands, and the world, making everyone a bit more ready for what the future will bring. We do this because we are convinced that economic and societal interests can go hand in hand through strong cooperation. We can achieve more together than alone. We hope you’ll join in too.

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Rabobank General Info

- 61 NPS
  - Retail clients (NL)
- 51% of employees are women
- Active in 40 countries
- 45 million total cooperative dividend
- €1,136 per FTE
  - Investing in employees (education) in the Netherlands
- 50% Member Engagement Score
- 1st Sustainalytics ranking
**Strengthening Local Communities**

We invest a sizeable part of our profits back into society. This is what we call our "cooperative dividend." Our members decide how to allocate that dividend. Local social projects are typically the recipients. We also have a large program dedicated to supporting clubs and associations.

**Support for Clubs**

In cooperation with NOC*NSF, affiliated sports clubs, the LKCA and Kunstbende, Rabobank is committed to strengthening the foundations of associations in the local environment.

**Rabo ClubSupport**

Every year we invest a part of our profit in clubs and associations throughout the Netherlands.

- 62 Local Rabobanks participated
- 20,000 Clubs and associations participated
- 310,000 Members cast their vote

**Club of the Year Awards**

Rabobank, NOC*NSF, the Algemeen Dagblad newspaper, and several regional newspapers joined forces to bolster club culture in the Netherlands on a large scale. Winners in 2019: BC Triple Threat from Haarlem and Musical-vereniging Music All Enschede.

**Rabo Club Grandstand**

The goal of Rabo Club Grandstand is to showcase what clubs or associations do for their communities. The clubs who submitted the winning entries received a special stand just for their club at a large sporting event. During 2019, the European Short Track Speed Skating Championships, the Hockey Pro League, and the European Volleyball Championship, this initiative kicked a lot of clubs and their members into action.

**Smart Toilet at Lowlands Festival**

In summer 2019, festival-goers who used the "smart toilet" received nutrition advice and a suggestion for which meal to order at Brasserie 2050. With the help of personalized nutrition advice provided by the smart toilets, in the future, it will be easier for people to determine exactly which nutrients they actually need.

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These days, everyone is basically expected to have a good grip on their finances. We are particularly concerned about people who are struggling to manage alone. For example, senior citizens and young people. How can we all work together to ensure they do not become marginalized and can improve their financial health?

Launch of Dutch Debt Assistance Program
Rabobank and other banks cooperated with different social partners to create a single path for debt assistance in the Netherlands. Participating organizations who can help flag the signs (early) of debt problems or offer assistance with financial problems are working together to prevent debt accumulation.

Steps Toward Better Financial Health
Since the “piggy bank” function was added to the app, customers have created 782,000 piggy banks.

15,000 Affordable, Sustainable Rental Homes
Rabobank and BPD (Bouwfonds Property Development) are starting housing funds to address the shortage of affordable and sustainable rental homes.

Financial Abuse of the Elderly
We are a member of all 62 local coalitions in the Netherlands which work to prevent financial abuse of elderly people.

Financial Education (Bank voor de klas)
During the Week of Money, many of our employees went back to school as teachers at Dutch primary schools. They gave 2,027 lessons aimed at teaching school-aged children to handle money wisely.

€124 billion Customer Savings

Customer Savings

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Debt Prevention App
We have partnered with debt assistance providers, local authorities, and the Rotterdam-based startup Buddy Payment to launch an app that will help people avoid financial difficulties in eight different towns and cities.

HackShield: Future Cyber Heroes
We are working with Hackshield to ensure that cybersecurity is part of a financially healthy future. Children can learn to deal with online risks through a video game.

IkWoonLeefZorg
An online platform where senior citizens can find information about living independently for longer, healthcare and assistance, finance, and social activities. Developed in cooperation with Interpolis, the platform averages 80,336 unique visitors per month.
The Dutch housing market is facing a huge societal challenge: the transition to clean energy. Homeowners can decide for themselves how big a project they want to make of their home renovations. Big or small though, where do you start? How do you know what the smartest investment is for your home? We cooperate with other organizations to accelerate the energy transition.

Rabobank and De Hypotheekshop Offer a Sustainable Housing Certification Program for Mortgage Advisers

27,000 customers did the HouseScan

The HouseScan gives customers a general idea of how much money they need to put aside to make their (new) homes more sustainable.

Rabobank's mortgage advisers have registered for the training program

Rabobank's mortgage advisers have earned their certificate

We have a mortgage portfolio worth €188 billion

Sustainable living

27,000 customers did the HouseScan

The HouseScan gives customers a general idea of how much money they need to put aside to make their (new) homes more sustainable.

Energy Saving Measures

Approximately 10.7% of our customers include funding for energy-saving measures (ESM) in their financing applications. That’s higher than the market average (5%).

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Energy Labels in the Mortgage Portfolio

<table>
<thead>
<tr>
<th>Energy label</th>
<th>% of houses funded by Rabobank (2019*)</th>
<th>% of houses funded by Rabobank (2018**)</th>
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</thead>
<tbody>
<tr>
<td>A</td>
<td>24%</td>
<td>20%</td>
</tr>
<tr>
<td>B</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>C</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>D</td>
<td>13%</td>
<td>15%</td>
</tr>
<tr>
<td>E</td>
<td>9%</td>
<td>10%</td>
</tr>
<tr>
<td>F</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>G</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Totaal</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

* In 2019 approximately 21% of the mortgage portfolio was assigned an energy label.
** In 2018 approximately 17% of the mortgage portfolio was assigned an energy label.

Groendepot

When customers finance a new home with us, they can set money aside in a construction escrow account to cover the costs of sustainability improvements. No interest is due on the account until they withdraw money.

* In 2019 approximately 21% of the mortgage portfolio was assigned an energy label.
** In 2018 approximately 17% of the mortgage portfolio was assigned an energy label.
Entrepreneurs need to innovate, stay on top of their competition, and become (more) sustainable. We want to help them do that with our smart products, market insights, extensive knowledge, large network, and our involved people, we can always find a growth opportunity that fits.

We launched Fundr
Shows entrepreneurs how much they can borrow at what interest rate in under 15 minutes.

and Rabo & Crowd
Matches investors with entrepreneurs who need funding.

Sustainable Growth
Developed 107 circular business plans
Organized 7 challenges
We have made EUR 1 billion in financing to companies in Brainport Eindhoven
With an investment of EUR 100 million, among other things, Rabobank Regio Eindhoven is doing everything it can for innovative businesses who are just starting out and those seeking to grow.

Rabo Circular Business Challenge
We organized the Rabo Circular Business Challenge to help entrepreneurs achieve their circular ambitions.

Rabo Sustainable Innovation Prize 2019
Last year’s winners of the Rabo Sustainable Innovation Prize were FUMI, producers of alternative protein; technological innovator Asbeter, and high-tech company Social Genomics. The winners received a cash prize of EUR 20,000, lots of publicity, and professional business coaching from Rabobank.

Energieke regio
We have partnered with the Energieke Regio foundation to help our commercial clients improve the sustainability of their real estate property.

Rabobank Lends E-Bike Brand VanMoof EUR 12.5 million
The company plans to use the financing to expand internationally, creating even more ingenious and sustainable e-bikes for people to ride.
Sustainable Food

It is expected that by 2050, there will be almost 10 billion mouths to feed. Since being founded by farmers, Rabobank has always remained a food & agri bank. That’s why it’s important to us to do our part to ensure there is enough healthy food for the world’s growing population. Food that is produced sustainably according to a healthy business model.

Rabo Food Forward
Regional cooperation to accelerate food solutions.

<table>
<thead>
<tr>
<th>3 editions:</th>
<th>175 participating restaurants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friesland</td>
<td>6 partners</td>
</tr>
<tr>
<td>Flevoland</td>
<td></td>
</tr>
<tr>
<td>Gelderland</td>
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1,500 participants
4 food solutions

Food Waste Challenge
We are calling all businesses in the catering industry to take on the challenge: less waste, lower CO₂ emissions, and more money.

Listen to the podcast

€ 38 billion in financing for food industry in the Netherlands

Sustainability Matrix
We developed a Sustainability Matrix. This checklist can be used to establish the level of sustainability and to set out a step-by-step plan with clients aimed at improving their ability to meet certain criteria.

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Partnership with MasterCard
We partnered with MasterCard in 2019 to give farmers in developing markets access to a digital platform. It makes it possible for them to sell their products at fair prices.

Opscheppers
In cooperation with Cinemates, YouTube vlogger Kalvijn’s media company, we launched “Opscheppers,” a YouTube channel dedicated to inspiring children to eat healthier and more consciously.

Planet Impact Loan
A pilot of the Planet Impact Loan is currently underway in the Dutch province of Drenthe. In collaboration with FrieslandCampina and the provincial government, we are “rewarding” dairy farmers who invest in sustainability and biodiversity. The first interest-rate rebates have been issued and plans are in place to roll out the Planet Impact Loan to other provinces.
Rabobank is a leading, global food & agri bank. We dedicate our knowledge, networks, and financial solutions to helping solve the global food problem through cooperation.

Global Farmers Master Class Brazil
In October 2019, leading farmers from all over the world met in Brazil for the biannual Rabobank Global Farmers Master Class to establish connections and exchange knowledge.

SustainableAg Asia Challenge
In 2019 we launched the SustainableAg Asia Challenge; a platform for agri-tech start-ups and innovators to showcase solutions to drive integrity and interconnectivity throughout Asia’s food supply chains.

Neumann Coffee Deal Europe
Neumann Kaffee Gruppe (NKG) offers small-scale coffee farmers in Kenya and other places access to a USD 25 million credit facility. This has been made possible through collaboration between three banks (including Rabobank) and by sharing the credit risk with NKG, USAID, and IDH.

Rabo Foundation
Rabo Foundation improves the position of small-scale farmers in developing countries by providing organizations access to financing, knowledge, networks, and innovative solutions.

- 22 countries in Africa, Asia, and Latin America
- 277 farmer organizations
- € 27.5 million in loans, guarantees, donations, and technical assistance

Rabo Partnerships
We are helping to transform food and financial systems in developing markets by building strong, sustainable, and innovative partnerships.

- 28% rural areas
- 2,572 branches
- 20% farmers
- 195 million customers
- 35% Food & Agri
- $ 20 billion credit portfolio

Financial Security through Mangoes in Kenya
Smallholder mango farmers are boosting their incomes by drying mangoes. Thanks to Rabo Foundation’s investment, Goshen can combat food waste and create new sales markets.

Agri-Revolution with Cellphones and Data
Aldea Global in Nicaragua can reach more small-scale farmers thanks to an innovative credit model developed in collaboration with the data experts of Rabobank, DLL, and Rabo Foundation.

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The United Nations has set 17 Sustainable Development Goals (SDGs) to make the world a better place by 2030. We have embraced the SDGs in our operations. We want to contribute to all 17 SDGs, but we will direct most of our efforts to the SDGs listed on this page.

**Sustainable Future**

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- **Food & Agri financing**
- **Sustainable energy generation financing**
- **Circular Business products & services**
- **Sustainable housing solutions**

**Client Sustainability Performance**

We monitor the sustainability performance of our (large) corporate clients’ (those with an exposure of over EUR 1 million) in the Netherlands, the rural areas of Brazil and Chile, and our wholesale clients.

- **“A” label clients at Local Rabobanks**
  - Wholesale clients with an “A” label
  - 2018: 5%
  - 2018: 24%
  - 8%
  - 24%

**Rabobank Partner in the 1st Sustainability Atlas**

Rabobank co-authored part of the first ever Sustainability Atlas, of which it is also a partner. In 10 chapters, the atlas describes the essence of sustainability—from climate change and the depletion of raw materials to the loss of biodiversity. This partnership has made it possible for all high schools in the Netherlands to receive a set of atlases in early 2020.

**Rabobank Welcomes National Climate Agreement**

Wiebe Draijer, Chairman of the Managing Board at Rabobank, explained why Rabobank welcomes the National Climate Agreement of the Netherlands that was presented in June 2019: “Many of our clients are already taking important steps to meet the objectives of the Paris climate agreement. We believe that establishing clear frameworks can accelerate the transition to a sustainable future.”

"A" label clients at Local Rabobanks

increase of sustainability-linked products.

Key contribution to Dutch Climate Agreement

AGRI3 $ 1 billion fund and Dutch Biodiversity Monitor

Eg. Partnerships with WWF, WBCSD and UN

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Read more about Rabobank’s impact in 2019