

Our pillars:

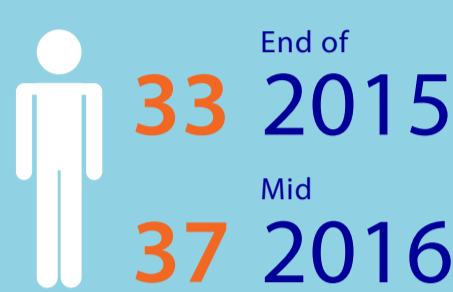
With **Banking for the Netherlands** and **Banking for Food**, Rabobank is realising its ambition as a cooperative and customer-oriented bank to make a **sustainable contribution** to welfare and prosperity in the Netherlands and to play its part in help resolve the global food issue.

Our customer satisfaction:

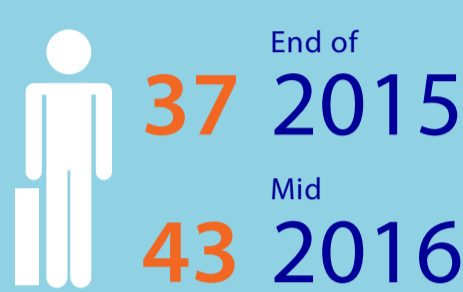
has further improved among both retail and business customers in the Netherlands.

'Would you recommend us?'

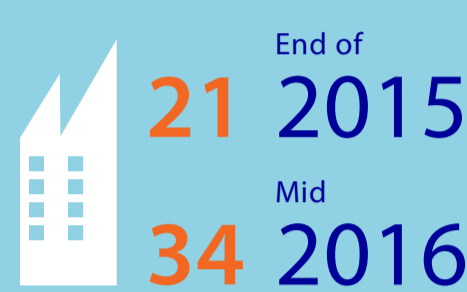
As measured by NPS



Retail customers



Private banking customers



Business customers

We also see improvements in our international operations

Market shares in the Netherlands are stable at high levels.



Mortgages



Savings



Business lending

Availability



Internet banking

99.8%



Mobile banking

99.8%

Innovation has been intensified



Mortgage proposal
within one week

Interest rate averaging
to our mortgage customers

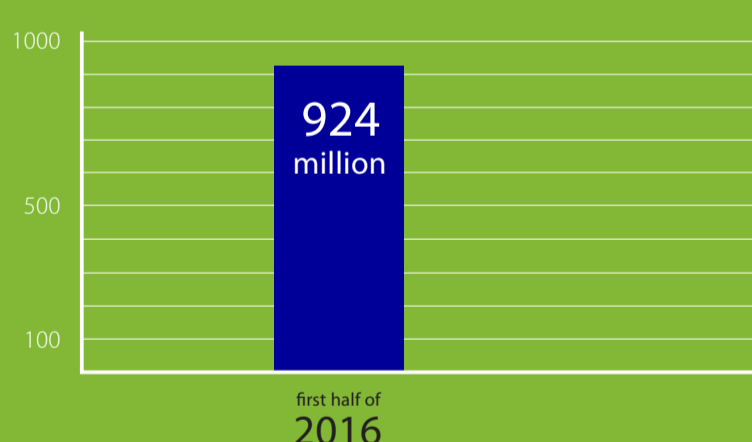
Rabo Bankieren App
is being continually improved, also on the basis of customer feedback

Partnership Kepler Cheuvreux
Rabobank's customers with a market listing now have access to 1,200 institutional investors

Our net profit:

EUR 924 million

Credit ratings remained at a high level



We lent out more.



Private savings fell slightly, partly due to additional mortgage repayments.

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 further strengthened our position in the international Food & Agri sector in the first half of 2016.

