















# Sustainable Development Goals

Rabobank is a cooperative bank with deep social roots that was established by and for entrepreneurial poor farmers. Their response to the problems they faced at the time shows surprising parallels with the global challenges we face now. These days the scale of the problem is much greater, due to the limited natural resources which the earth has available in the face of rapidly growing global populations and increasing inequality. The 17 Sustainable Development Goals (SDGs) drawn up by the United Nations are a clear benchmark for the challenges we must solve together.

The goals were developed in 2015, in cooperation with businesses, social organisations and other parties. It is a set of goals to end poverty, protect the planet and ensure prosperity for all as part of a new sustainable development agenda that has to be achieved over the next 15 years. Rabobank helps

to achieve the SDGs by offering financial support, sharing knowledge and connecting parties. We have embedded our contribution to the SDGs in our strategic ambition because, as a socially responsible bank, we feel a responsibility to take up the challenge of making a meaningful contribution to achieving the 17 goals. We have a direct impact on the SDGs by following our Banking for Food and Banking for the Netherlands strategies and the Sustainably Successful Together programme, as well as indirectly through projects organised by Rabobank Foundation and Rabo Development, for example.

The table below shows how we are working directly towards reaching the goals. Per goal we have indicated the linkage with the Banking for Food and Banking for the Netherlands strategies, as well as the way we offer support: finance, knowledge and networks.






<p><b>1 NO POVERTY</b></p>  <p>End poverty in all its forms everywhere</p>  	<ul style="list-style-type: none"> <li>Rabobank Foundation's activities to alleviate poverty impacted 4.7 million smallholder farmers in developing countries and 450,000 vulnerable people in the Netherlands (2015 data)</li> <li>Rabo Foundation invested a total of EUR 2.7 million. EUR 26 million is invested in rural cooperatives in developing countries and EUR 2.7 million in projects in the Netherlands</li> <li>Rabobank has several partnerships to strengthen and develop effective and inclusive financial systems. For example, we have a minority equity stake in 9 strategic partner banks in East Africa and Latin America, jointly serving over 7.1 million clients with a credit portfolio of over EUR 11 billion (2015 data). Also we participate for 25% in Arise, a partnership with EUR 619 million in assets</li> <li>6,080 employees monthly donate a part of their salary and this amount is doubled by Rabobank to support the Rabo Foundation Employee Fund that helps sustainable projects in developing countries with a focus on water and education.</li> </ul>	 Banking for Food  Banking for the Netherlands  Finance  Knowledge  Networks
<p><b>2 ZERO HUNGER</b></p>  <p>End hunger, achieve food security and improved nutrition; promote sustainable agriculture</p>  	<ul style="list-style-type: none"> <li>Rabobank contributes to food security by investing EUR 102 billion worldwide to stimulate a sustainable food supply for all</li> <li>Rabo Food and Agri Research has shared over 200 knowledge reports and over 200 articles/blogs with clients and relations. Also we supported nearly a 100 multinationals with specialized Food and Agri sector knowledge</li> <li>We connect clients throughout the entire food &amp; agri value chain by organizing events like Foodbytes! and the Farm2Fork Summit (together with over 2,300 attendees), bringing together leading farmers, international agribusinesses, start-ups, innovations and investors</li> <li>We participate in the Farm to Market Alliance which aims to link 1.5 million smallholder farmers to markets (output, input, financial markets and knowledge)</li> </ul>	<p><b>3 GOOD HEALTH AND WELL-BEING</b></p> <p>Ensure healthy lives and promote well-being for all at all ages</p>   

#### 4 QUALITY EDUCATION



Ensure inclusive and quality education for all and promote lifelong learning



- Together with clients we contribute to the education of over 1.8 million students in the Netherlands and we support approximately 60% of the Dutch (higher) vocational institutions and about 50% of primary schools 
- We support higher vocational educational institutions and universities in the process of knowledge volarisation within Triple Helix Knowledge clusters such as Medical Delta, Brainport, Chemelot and Food Valley and we finance 80% of the YESDelft start ups 
- We support inclusive education for all by offering financing services (EUR 500 million), and management of credit funds (EUR 12 billion) to our clients in the education sector 
- Rabobank Foundation offered training to more than 268,000 farmers in developing countries and more than 13,400 Rabobank staff and board members 
- We stimulate lifelong learning for our nearly 52,000 employees and spent EUR 1,734 on training per FTE. 

#### 5 GENDER EQUALITY




Achieve gender equality and empower all woman and girls




- 'RaboWoman' empowers women within our organisation to develop themselves: 48 events were organised for 2,000 women to meet each other, around 15,000 women receive the newsletter 
- To strive towards gender equality within our organisation we aim to have at least 30% women working at executive level and 40% at senior level by 2020
- At least 100 directors and executives sponsor ambitious women in their career and the development of additional competences 

#### 6 CLEAN WATER AND SANITATION



Ensure availability and sustainable management of water and sanitation for all






- Rabo Foundation Employee Fund supports projects aimed at improving water supplies and drinking water facilities, information projects and integrated water management for more than EUR 790,000 

#### 7 AFFORDABLE AND CLEAN ENERGY



Ensure access to affordable, reliable, sustainable and modern energy for all



- Rabobank is market leader in financing of wind energy in the Netherlands and invests EUR 2.3 billion in renewable energy generation. 
- Rabobank issued its first EUR 500 million Green Bond; its proceeds are invested in renewable solar and wind energy projects 
- Rabo Greenbank invested EUR 253 million in wind energy projects, EUR 81 million in solar energy panels, EUR 59 million in geothermal heat, EUR 31 million in waste heat and EUR 19 million in other renewable energy projects 

#### 8 DECENT WORK AND ECONOMIC GROWTH



Promote sustained, inclusive and sustainable economic growth, full & productive employment and decent work for all



- We stimulate economic growth in the Netherlands by investing over EUR 121.4 billion in Dutch businesses and investing nearly EUR 101.9 billion worldwide in international businesses 
- Economic growth is stimulated by offering EUR 201.2 billion personal individual loans
- Rabo International Advisory Services (RIAS) strengthens the capacity of domestic financial institutions to expand access to banking services for over 10 million customers/members over the last 3 years in least developed and emerging countries. With over 100 projects in 35 countries since 2013, RIAS supports agri businesses with diversification, technological upgrading and innovation and provides management support consulting services and technical assistance for financial domestic institutions 
- More than 268,000 small-scale farmers in developing countries have benefitted from technical assistance funded by Rabobank Foundation. They are being trained in better agricultural practices (2015 data) 
- We support entrepreneurs in the Netherlands with knowledge and networks via the 'ikgastarten.nl' platform. Worldwide the International Business Network supported over 12,000 foreign entrepreneurs with business partners abroad 

#### 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation



- Investing EUR 428 million in industry in emerging markets together with development banks, hereby promoting industrialisation 
- Rabobank invested EUR 570 million in the construction and infrastructure sector 
- Rabobank invested EUR 85 million (Rabobank Wholesale and the local Rabobanks together) in increasing access to information and communication technology 

## 10 REDUCED INEQUALITIES

Reduce inequality within and among countries



- To achieve income growth in the least developed countries DLL, a subsidiary of Rabobank, offers microleasing in such countries



## 12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Ensure sustainable consumption and production patterns



- To ensure a sustainable supply chain we provide EUR 18 billion to sustainable financing, issued the first Rabo Green bond of EUR 500 million, and assisted in more than EUR 5 billion sustainable transactions
- Rabobank partnered with 30 other leading organisations in 'Champions 12.3' to help reduce global food waste
- By initiating Two Circular Economy Challenges we helped 24 companies to convert their ideas for circular activities into business opportunities and supported 20 small business in the Netherlands to implement circular practices
- To ensure sustainable food and agri supply chains we are active in the roundtables of: sustainable palm oil, soy, biomaterials, coffee, sugar cane, beef, dairy, fish and forestry. Rabobank also published sustainable value chains visions for palm oil and coffee



## 11 SUSTAINABLE CITIES AND COMMUNITIES

Make cities and human settlements inclusive, safe, resilient and sustainable



- We strengthen the living environment of local communities by providing EUR 72.8 million to community funds and donations and with projects on the local participation agenda
- The 'Green Mortgage' is made available to enhance the sustainability of housing in the Netherlands (offering EUR 50 million). Also 48 'Smart Renovation' markets were introduced as well as 2 integrated advice pilots on how to increase sustainability of houses
- Local Rabobanks and the Rabo Foundation supported 434 new collective local community initiatives with finance, knowledge and our networks and colleagues have spent almost 150,000 hour on voluntary work in the community in the Netherlands and abroad
- To support resilient communities Rabobank sponsored more than 2,200 sport and culture foundations and associations in the Netherlands



## 13 CLIMATE ACTION



Take urgent action to combat climate change and its impacts



- In total we have funded around EUR 70 million to stimulate climate action among our clients by offering an impact loan together with the European Investment Bank. This entails an interest rebate that was offered to around 100 clients
- Rabobank was again climate neutral in 2016 and is actively reducing CO<sub>2</sub> emissions relating to its own operations
- Rabobank published a policy statement on how to counter climate change. It is our policy not to finance the extraction of coal or coal fired power plants, also we do not finance gas extraction below the Wadden Sea area.
- Rabo Greenbank provides EUR 695 million green lending to very energy efficient certified greenhouses
- Rabobank fights climate change by agriculture as chair of the Climate Smart Agriculture Finance project of the WBCSD



## 14 LIFE BELOW WATER

Conserve and sustainably use the oceans, seas and marine resources for sustainable development



- Through a partnership project in Chile we support clients in developing sustainable aquaculture operations complying with the ASC standard
- We support sustainable aquaculture for example by offering finance with an interest rebate to certified fish farms
- Rabobank developed a tool for the financial industry to link best performing fisheries with sustainable investors



## 15 LIFE ON LAND

Protect, restore, and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification and halt and reverse land degradation and halt biodiversity loss






- To counter deforestation and halt biodiversity loss Rabobank and WWF promote the use of integrated Crop Livestock Forest Systems (ICLFS) in Brazil
- Rabobank partners in the Tropical Rain Forest Alliance 2020 to remove deforestation from palm oil, beef, soy, and pulp and paper supply chains and we exclude clients that contribute to deforestation from our lending.
- Rabo Green bank provides EUR 326 million to organic farming projects and EUR 23 million to nature conservation projects
- Rabobank, WWF and FrieslandCampina are creating a biodiversity monitor to promote the maintenance of functional biodiversity among dairy farmers in the Netherlands





**16 PEACE, JUSTICE AND STRONG INSTITUTIONS**  
Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels



- To develop strong institutions we ask investment fund suppliers to comply to the United Nations Global Compact Principles and ask fund managers to support the UN Principles for Responsible Investment 
- We use our Anti-Corruption Statement and policies aimed at eradicating bribery & corruption 
- By actively contributing to the IMVO covenant Rabobank aids to the development of policies for sustainable development and safeguarding human rights for all 



**17 PARTNERSHIPS FOR THE GOALS**  
Strengthen the means of implementation and revitalize the global partnership for sustainable development



- Rabobank is involved in the World Economic Forum. Globally we participate in the Systems Initiative on the Future of Food Security and Agriculture, Regionally we participate in Grow Africa, Grow Aisa, NVA India and NVA Latin America and in the World Business Council for Sustainable Development and in FReSH. 
- Rabobank partnered with the World Wide Fund for Nature on sustainable production of: sugar cane in India, palm oil in Indonesia, Soy in Chile, dairy in the Netherlands and salmon in Chile. Together we also developed the 'Sustainable Seafood Tool' 
- We are committed to multiple United Nations entities in the realm of food security, nutrition and agriculture such as: FAO, WFP, IFAD, WHO, UNDP, UNEP and UNEP-FI, UN Global Compact, Scaling Up Nutrition 
- We partner with other financial institutions through our international bank network, development banks (both multilateral development banks, partner banks in developing countries and bank networks) like the Banking for the Environment Initiative and Equator Principles 