Materiality of Environmental & Social issues for Rabobank

Globe EU presentation

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Profile Rabobank Group

International financial services provider based on a cooperative organisation principle
*Retail banking, wholesale banking, leasing and real estate
*Operating in 47 countries
*10 million customers around the world
*766 offices outside the Netherlands
*61,103 FTEs (total Rabobank Group)

Local Rabobanks in the Netherlands
*139 independent local banks in the Netherlands
*7.6 million customers (of which 6.8 mln retail clients)
*1.9 million members
*853 offices
*27,272 FTEs
*2,898 ATMs
Meaning of Sustainability for Rabobank

- As a Food and Agriculture bank concerned with food security and a sustainable F and A value chain
- Cooperative identity means local solutions to global challenges
- Tackling ESG issues/Resource efficiency
We are responsive to externalities

- Resource scarcity and other externalities
- Societal needs/Consumer and other stakeholder demands
- Regulation and duty of care
Sustainability is core to our business

- Policies
  - Participation in industry roundtables
  - Participation in industry initiatives (UNEP FI)
- Green bonds
- Sustainable business development
- Client screenings and engagement
- Food and Agri research (FAR)
Benefits of Sustainability can be far reaching

- Convening power of Rabobank (Positive stakeholder response)
- Impact in supply chains
- Development of financial infrastructure in low-income and emerging countries
Context of Rabo Development’s activities

Rabobank

Equity Technical Assistance Management Services

Financial Services

Access to financial services

Policy Dialogue Financial Instruments

Enabling Environment

Sharing international and cooperative banking knowledge and experience

Governments

NGOs

Multilateral

Rabo Development
Challenges persist to fully mainstream sustainable finance

- Mainstreaming complex norms and standards into concrete decisions at deal level
- Regulation and frameworks
- Addressing sustainability with entities that lack capacity (SME’s)