



**Rabobank**

# 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



Rabobank

- 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



Equity  
Technical Assistance  
Management  
Services



Financial Services

Access to financial services



Sharing international and cooperative banking knowledge and experience



Policy Dialogue  
Financial Instruments



Enabling Environment



	<b>Government</b>
	<b>NGOs</b>
	<b>Multilaterals</b>

# 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)**