

Particulars

About Your Organisation

1.1 Name of your organization

Coöperatieve Rabobank U.A.

1.2 What is/are the primary activity(ies) or product(s) of your organization?

- Oil Palm Growers
 - Palm Oil Processors and/or Traders
 - Consumer Goods Manufacturers
 - Retailers
 - Banks and Investors
 - Social or Development Organisations (Non Governmental Organisations)
 - Environmental or Nature Conservation Organisations (Non Governmental Organisations)
 - Affiliate Members
 - Supply Chain Associate
-

1.3 Membership number

5-0001-04-000-00

1.4 Membership category

Ordinary

1.5 Membership sector

Banks and Investors

Banks and Investors

Operational Profile

1.1 Please state what your main activities are in the finance sector. Tick all that apply:

- Corporate / Commercial Banking
 - Trade Finance
 - Retail / Private Banking
 - Investment / Equity
 - Debt / Capital Market
 - Capital Market Advisory Service
 - Other
-

Operations in Palm Oil

2.1 What are the various types of financial services to the palm oil sector provided by your organization?

- Trade Solution
 - Lending / Loans
 - Leasing
 - Treasury Products
 - Cash Management Products
 - Investments
 - Insurance
 - Other
-

2.2 What geographic region(s) do you operate in for the palm oil business?

- Africa
 - Australasia
 - Europe
 - North America
 - South America
 - Middle East
 - China
 - India
 - Indonesia
 - Malaysia
 - Rest of Asia
-

Palm Oil Policy

3.1 Does your organization have a lending or investment policy on palm oil?

Yes

Uploaded files:

[F-Lending-Policy.pdf](#)

3.2 Which sectors does your palm oil policy cover?

- Growers
- Traders
- Processors
- Consumer Goods Manufacturers
- Retailers

3.3 Does the policy on palm oil make specific reference to RSPO certified sustainable palm oil and oil palm products and/or RSPO certification?

Yes

3.4 Do you have a policy that require all your palm oil customers to be RSPO members?

No

3.4.1 Do you plan to develop such a policy?

Yes

3.5 Do you require your customers to have a public Time-Bound Plan for 100% RSPO certification?

No

3.6 When do you expect to require grower customers to be 100% RSPO certified?

2020

3.7 When do you expect to require customers in other sectors to be 100% RSPO certified?

2030

3.8 In which countries/regions that your organisation operates, do the above commitments cover?

- Africa
- Australasia
- Europe
- North America
- South America
- Middle East
- China
- India
- Indonesia
- Malaysia
- Rest of Asia

3.9 What measures do you take if a client is not meeting the requirements of your policy on palm oil?

We will ask for reasons why requirements have not been met, or not met in a timely fashion. If an extension of a timeline is reasonable given the circumstances, we will grant such extensions. If however, the reasons provided are not pointing towards sincere efforts to comply with our policy and/or it is unlikely an improvement in sustainable conduct will be achieved by the client, we will ultimately terminate the relationship

3.10 Do you proactively engage with your customers to support and ask them to join the RSPO?

Yes

3.11 What other activities have you undertaken in the reporting year to promote RSPO certified sustainable palm oil and oil palm products?

Rabobank played an active role as a Board member of RSPO and makes an effort to be involved in encouraging FIs to join RSPO. In 2017 - contributing to the RSPO outreach to Indonesian banks. Rabobank also assisted a "think-tank" in Singapore in planning their "green financing" forum by providing them further insights into green financing (standards, impacts, challenges). See Rabobank palm oil vision attached.

Actions for Next Reporting Period**4.1 Outline actions that will be taken in the coming year to promote RSPO certified sustainable palm oil and oil palm products**

- continue to train our staff on RSPO and what it means;
- continue to supply employees to devote time to the running of the RSPO;
- continue to actively contribute in developing the RSPO P&Cs and other Task Force initiatives;
- coordinate the FITF monthly calls and related activities
- participate in a pro/con discussion on palm oil in Netherlands;
- co-lead a supply chain palm oil mapping within the Dutch Banking Agreement that aims to reach consensus and awareness of potential Human Rights impacts and where they occur in the chain.

Reasons for Non-Disclosure of Information**5.1 If you have not disclosed any of the above information, please indicate the reasons why**

Others: Not relevant

Application of Principles & Criteria for all members sectors**6.1 Regarding your investment policies, do you have position statements and/or policies related to dealings in the palm oil industry that are in line with RSPO P&C, such as:**

- Water, land, energy and carbon footprints
Related link: <https://www.rabobank.com/en/images/sustainability-policy-framework.pdf>
- Land Use Rights
Uploaded file: [F-Policies-to-PNC-landuseright.pdf](#)
- Ethical conduct and human rights
Related link: <https://www.rabobank.com/en/images/sustainability-policy-framework.pdf>
- Labour rights
Related link: <https://www.rabobank.com/en/images/sustainability-policy-framework.pdf>
- Stakeholder engagement
Related link: <https://www.rabobank.com/en/images/sustainability-policy-framework.pdf>
- None of the above

6.2 What best practice guidelines or information has your organization provided in the past year to facilitate production and consumption of RSPO certified sustainable palm oil and oil palm products? What languages are these guidelines available in?

As a Financial Institution, we are not a direct user or consumer of palm oil. Please see our palm oil vision attached.

Uploaded files:

No files were uploaded

Link to Website

<https://www.rabobank.com/en/images/make-sustainable-palm-oil-the-norm-our-vision-on-a-commodity-chain.pdf>

GHG Footprint

7.1 Are you currently reporting any GHG footprint?

Yes

Uploaded files:

[F-GHG_assessment.pdf](#)

No

Please explain why

Support Smallholders

8.1 Are you currently supporting any independent smallholder groups?

Yes

8.2 How are you supporting them?

Please see Page 2 of "Rabobank Sustainably Success Together" report attached under "any other information" below.

Challenges

1 What significant economic, social or environmental obstacles have you encountered in the production, procurement, use and/or promotion of CSPO and what efforts did you make to mitigate or resolve them?

N.A.

2 In addition to the actions already reported in this ACOP how has your organization supported the vision of RSPO to transform markets in other ways? (e.g. Funding; Engagement with key stakeholders; Business to business education/outreach)

Rabobank's vision is to support the acceleration of sustainable agriculture and food supply. Our vision is to improve the sustainability of the agricultural value chain for palm oil. We support the transformation of the palm oil sector and make sustainable palm oil the norm ie. a total transformation for the entire sector, an inclusive model bringing along and including the small holder producers. We support this development in 3 ways 1) Supporting the different initiatives promoting sustainability; 2) Support clients with knowledge, network and financial products and services ; 3) Setting minimum requirements for our upstream and downstream clients.

3 File -Please attach or add links to any other information from your organisation on your policies and actions on palm oil (EG: sustainability reports, policies, other public information)

- Uploaded files:
[rabobank-sustainably-successful-together2017.pdf](#)
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