

Particulars

About Your Organisation

1.1 Name of your organization

ABN AMRO Bank N.V.

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

5-0016-14-000-00

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 Markets
- 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
- Investment
- Insurance
- Other

2.2 What geographic countries/regions 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
- Trade
- Processors

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?

Yes

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

Yes

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?

2020

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?

Our clients have to comply with our sustainability risk policies (oa policy for agri commodities / palm oil policy). ABN AMRO undertakes a review of the client and engages with the company to address the issues until they are rectified. This engagement will be time bound, include an action plan and monitoring and reporting system on progress.

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?

- ABN AMRO has adopted and implemented a more stringent palm oil policy in 2016. This policy is published on our website.
- Via the RPSO FITF and together with WWF we have provided trainings to Malay and Thai banks, promoting RSPO membership and certification (March & May 2017). In our manufacturing policy (applicable to consumer goods production) we require RSPO certification.

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

- We will continue our engagement with clients to closely monitor compliance with our agri commodities policy and the implementation of their plans re RSPO.
- We will continue our collaboration with WWF in providing training to other banks re underlining and implementing the RSPO criteria.

Reasons for Non-Disclosure of Information

5.1 If you have not disclosed any of the above information, please indicate the reasons why

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

Uploaded file: [F-Policies-to-PNC-waterland.pdf](#)

Land Use Rights

Uploaded file: [F-Policies-to-PNC-landuseright.pdf](#)

Related link: https://www.abnamro.com/en/images/040_Sustainabe_banking/Links_en_documenten/Documenten/Beleid_-_Human_Rights_Statement_EN.pdf

Ethical conduct and human rights

Uploaded file: [F-Policies-to-PNC-ethicalconducthr.pdf](#)

Related link: https://www.abnamro.com/en/images/040_Sustainabe_banking/Links_en_documenten/Documenten/Beleid_-_Human_Rights_Statement_EN.pdf

Labour rights

Uploaded file: [F-Policies-to-PNC-laborrights.pdf](#)

Related link: https://www.abnamro.com/en/images/040_Sustainabe_banking/Links_en_documenten/Documenten/Beleid_-_Human_Rights_Statement_EN.pdf

Stakeholder engagement

Uploaded file: [F-Policies-to-PNC-stakeholderengagement.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?

Uploaded files:

No files were uploaded

GHG Emissions

7.1 Are you currently assessing the GHG emissions from your operations?

Yes

Uploaded files:

No files were uploaded

Link to Website

https://www.abnamro.com/en/images/040_Sustainabe_banking/Links_en_documenten/Documenten/Beleid_-_Climate_Change_Statement_2014

7.2 Do you publicly report the GHG emissions of your operations?

Yes

Uploaded files:

No files were uploaded

Link to Website

https://www.abnamro.com/en/images/040_Sustainable_banking/Links_en_documenten/Documenten/Beleid_-_Climate_Change_Statement_2014

Support Smallholders**8.1 Are you currently supporting any independent smallholder groups?**

Yes

8.2 How are you supporting them?

We provide Impact Banking services to our clients. These services look into projects with independent smallholder groups. So far, no material project has been achieved but we are in the middle of setting a project up.

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?

The most recent challenges are social issues in the palm oil value chain (such as labour conditions) next to the existing challenges related to land and community rights. We conduct human rights due diligence (value chain due diligence) to identify these issues and we engage with our clients on these issues, how to mitigate and what action should be taken to address these issues.

2 How has your organization supported the vision of RSPO to transform markets? (e.g. Funding; Engagement with key stakeholders; Business to business education/outreach)

We have various initiatives: - Impact Banking - Engagement with key stakeholders - Business to business education/outreach via:
1) WWF to other (Malay and Thai) bans 2) organize a knowledge session on development on peat to Asian banks (by Wetlands International)

3 Other information on palm oil (sustainability reports, policies, other public information)

- No files were uploaded

Link: <https://www.abnamro.com/en/about-abnamro/annual-report/index.html>
