

## Particulars

### About Your Organisation

#### 1.1 Name of your organization

Coöperatieve Rabobank U.A.

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#### 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
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#### 1.3 Membership number

5-0001-04-000-00

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#### 1.4 Membership category

Ordinary

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#### 1.5 Membership sector

Banks and Investors

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## 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

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### 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

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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

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### Palm Oil Policy

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

Yes

Uploaded files:

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

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**3.2 Which sectors does your palm oil policy cover?**

- Growers
- Trade
- 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 have not been met in a timely fashion. If an extension of a timeline is reasonable given the circumstances, we will grant such extension. 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?**

we have developed and launched a Palm Oil Vision

please see attachment in #6.2

**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 whatit means; continue to supply employees to devote time to the runing of the RSPO; continue to actively contribute to developing the RSPO P&C's and other Task Force initiatives.

**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  
Related link: <https://www.rabobank.com/en/images/sustainability-policy-framework.pdf>
- Land Use Rights  
Related link: <https://www.rabobank.com/en/images/rabobank-land-governance-statement.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:**

[F-Best-Practice-GL.pdf](#)

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

Yes

**Uploaded files:**

[F-GHG\\_assessment.pdf](#)

**Link to Website**

[www.rabobank.com](http://www.rabobank.com)

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

Yes

**Uploaded files:**

No files were uploaded

**Link to Website**

[www.rabobank.com](http://www.rabobank.com)

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**Support Smallholders**

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

Yes

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**8.2 How are you supporting them?**

Please view Rabobank's 2016 Annual Report via [www.rabobank.com](http://www.rabobank.com). See Page 83 : Stimulating Sustainability and on Page 87 : Supporting Communities.

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## 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.

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**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)**

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, i.e. a total transformation for the entire sector, an inclusive model bringing along also the including the smallholder producers. We support this development in 3 ways: 1. Supporting the different initiatives promoting sustainability; 2. Support clients with knowledge, networks and financial products and services; 3. Setting minimum requirements for our upstream and downstream clients.

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

- No files were uploaded
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