

2017 Progress Sustainably Successful Together

Introduction

[The Sustainably Successful Together programme](#) outlines Rabobank's ambitions for sustainable development through to 2020. This memo explains how sustainability is integrated into the relevant policy processes, products and services, and how we help customers achieve their ambitions in and for a sustainable society.

[The Sustainability Policy Framework](#) provides a benchmark for our entire sustainability policy. It describes our own efforts in addition to what we expect from our customers and business partners. Simultaneously, it forms the basis of our sustainability standards for business partners and for providing financial products and services.

Rabobank measures its sustainability ambitions using 14 Key Performance Indicators (KPIs), divided into five thematic areas:

1. Vitality of communities
2. Accelerating sustainable agriculture and food supply
3. Working with corporate customers
4. Advice for retail customers
5. Our commitment



Rabobank and the UN Sustainable Development Goals

In 2015, the United Nations set 17 Sustainable Development Goals (SDGs) with the private sector, civil society and other stakeholders. The SDGs represent a clear benchmark for tackling the biggest challenges our world is facing. The SDGs were drawn up to fight poverty, protect the planet and ensure prosperity for everyone. This new global Agenda for Sustainable Development is to be achieved by 2030.

As a socially engaged cooperative bank, Rabobank feels a responsibility to make a meaningful contribution to achieving the 17 SDGs, which is why we have embedded our contribution to the SDGs in our strategic ambitions. Our commitment to the SDGs fits with Rabobank's mission: Growing a better world together. Through our 'Banking for Food' and 'Banking for the Netherlands' strategies, combined with our 'Sustainably Successful Together' programme, we are working towards achieving the SDGs by providing financial support, sharing knowledge and connecting people.



Our efforts are designed to maximise our positive impact on the SDGs. We are also pro-actively committed to reducing our negative impact, as demonstrated, for instance, by our exclusion of certain activities. For instance, it is our policy not to finance the exploration and production of shale gas and other non-conventional fossil natural resources (tar sand oil, shale oil and shale gas, or coalseam gas). We also exclude the extraction of coal for power generation, the financing of coal fired power plants and the extraction of gas below the Wadden Sea from our activities.

We believe that the United Nations' goals can only be achieved through cooperation between companies, NGOs, non-profit organisations and government. Rabobank already works closely with several organisations, including UN Environment, World Business Council on Sustainable Development (WBCSD), the World Wide Fund for Nature (WWF), the Food and Agriculture Organization of the United Nations (FAO) and many other customers and organisations.

We publish an annual SDG report that outlines Rabobank's contribution to the UN Sustainable Development Goals. See the 2017 SDG report [here](#).

2017 Highlights and progress

1. Vital communities

Investing in vital communities is a significant part of our identity. We do this not only with money, but also through our knowledge and networks.

- A total of 2.4% of the net profit was allocated to social initiatives. In 2017, local Rabobanks allocated a cooperative dividend of EUR 45 (2016: 40) million from its net profit to investments in local communities.
- Local Rabobanks in the Netherlands supported a total of 14,206 social initiatives, including 72 local cooperatives in the realm of renewable energy, local partnerships in healthcare and fibre optic internet.
- We supported 260 social initiatives outside the Netherlands.
- Rabobank Foundation supported 4.9 million smallholder farmers in developing countries in Africa, South America and Asia, and 619,565 vulnerable people in the Netherlands (2016 data).
- Through Rabo Development, we have minority interests in nine strategic partner banks in East Africa and Latin America; combined, they serve 7.2 million customers with a credit portfolio worth more than EUR 14 billion (2016 data). We also have a 25% stake in ARISE Invest, a partnership which, with EUR 743 million in assets, operates in more than 20 African countries.

KPI 1: Investments in social initiatives on a not-for-profit basis				
	2017	2016	2015	Goal 2020
Percentage of profit invested in society on a not-for-profit basis	2.4%	2.9%	2.8%	3%
Social fund and donations				
<i>Amounts in millions of euros</i>	<i>2017</i>	<i>2016</i>	<i>2015</i>	
Cooperative dividend (local Rabobanks)	38.9	36.0	38.1	-
Donation from Rabobank and other group entities	6.6	6.5	6.9	-
Rabobank Foundation (domestic and international)	20.0	15.9	13.1	-
Other	0.3	0.4	0.5	-
Total social fund and donations	65.9	58.8	58.6	

KPI 2: New local collective social initiatives				
	2017	2016	2015	Goal 2020
Number of initiatives supported by local Rabobanks in the Netherlands (cumulative)	175	103	n/a	500
Number of initiatives supported by Rabobank abroad	260	270	230	500
Number of initiatives supported by Rabobank Foundation	260	270	230	

2. Sustainable agriculture and food supply

We are committed to making agricultural value chains sustainable on a global scale. In addition, we work with innovative customers and public-sector partners to realise ambitious sustainability projects in agricultural value chains that can also serve to inspire players throughout the chain to become more sustainable faster.

- We actively participate in nine roundtables to improve the sustainability of agricultural value chains sustainable on a global scale (beef, bio-materials, coffee, milk, forestry, palm oil, fish, soybeans and sugarcane) and have published two value chain visions (palm oil and coffee).

- We organised 36 events, aimed at improving the sustainability of agricultural value chains.
- In the new partnership with UN Environment we aim to make a facility of USD 1 billion available to help farmers switch to more sustainable and climate smart farming methods.
- Rabobank joined the World Business Council on Sustainable Development (WBCSD) in 2017 and became co-chairman of WBCSD's Climate Smart Agriculture Working Group.
- Since 2011 Rabobank has partnered with World Wildlife Fund (WWF). Our shared mission: to initiate projects together, and with customers, aimed at ensuring a sustainable food supply. At the time of writing, we are working on projects in five food chains and five countries.

KPI 3: Our vision on agricultural value chains

	2017	2016	2015	Goal 2020
Total value chain visions published on value chains (cumulative)	2	2	0	10
Number of agricultural value chains for which we participate in a roundtable or similar initiative	9	9	8	10

KPI 4: Improving the sustainability of agricultural value chains

	2017	2016	2015	Goal 2020
Total events/platforms aimed at improving agricultural value chain sustainability in the Netherlands organised by local Rabobanks	6	4	n/a	-
Total events/platforms aimed at improving agricultural value chain sustainability organised by Rabobank abroad	30	20	n/a	-

3. Corporate customers

Sustainability is essential to long-term business success. That's why we encourage and support all our corporate customers to continuously improve the sustainability performance of their companies. We also connect our customers with each other so that they can share their knowledge of sustainability and use it to create shared commercial opportunities. Furthermore, we provide customised financial solutions so that they can make the most of these opportunities.

- In 2017, we issued a total of 18.6 billion euros in sustainable financing, 4 billion euros in customers' sustainable assets under management and assets in custody, 3.5 billion euros in sustainable funding and 6.2 billion euros in financial transactions supervised by Rabobank (e.g. Green Bonds and so on).
- We record the sustainability performance of our corporate customers (with exposures up to > EUR 1 million) in a client photo in the Netherlands, in the rural domains in Brazil and Chile and in the wholesale domain. In North America, Australia and New Zealand significant progress was made to realise the client photo for all customers by year end 2018.

- The 500 million euros generated from the Rabobank Green Bond are invested in 12 sustainable solar and wind power projects.
- We provided 200-million-euro Rabo Impact Loan for SMEs designated as sustainable frontrunners and 100-million-euro Rabo Impact Loan for Healthcare and Education.
- Rabobank is investing 4.9 billion euro in power generation, of which 76%, or 3.4 billion euros, is dedicated to sustainable energy.
- The introduction of the Rabobank Climate Strategy represents several ambitious steps in monitoring and managing climate-related opportunities and risks for Rabobank, its customers and environment.
- All properties (starting with business properties) involved in new real estate finance transactions or extensions must comply with ambitious energy labels. The buildings must earn the minimum label no later than 2022. Rabobank has exceeded the requirements of the current legislation both in terms of timing and scope.

- We help companies transform their ideas about circular enterprise into business opportunities in different ways, for example, with the Circular Enterprise Performance Indicator, by funding circular business activities, and programmes like

Circular Economy Challenges and Regional Circular Economy scans. 32 Dutch companies participated in the Rabobank Circular Economy Challenge, an initiative geared towards helping entrepreneurs conduct circular enterprise.

KPI 5: Sustainable frontrunners				
Amounts in millions of euros	2017	2016	2015	Goal 2020
Total sustainable finance	18,610	18,791	19,240	Doubling of services (base year 2013)
Total assets under management and assets in custody for customers	4,030	3,835	2,843	-
Total sustainable funding	3,501	2,985	2,122	-
Volume of financial transactions supervised by Rabobank	6,236	5,750	6,322	-

KPI 6: Rabobank as a good partner in conversations about sustainability				
	2017	2016	2015	Goal 2020
Number of customers in % who 'totally agree' or 'agree'				
Companies with less than EUR 1 million in turnover (n=313)	40%	n/a	n/a	Annual growth
Companies with more than EUR 1 million in turnover (n=348)	33%	n/a	n/a	Annual growth

KPI 7: Customers with a sustainability client photo				
	2017	2016	2015	Goal 2020
Customers of local Rabobanks (exposure > EUR 1 million)	98%	99%	n/a	100%
Large corporate customers (exposure > EUR 1 million)	72.5%	85%	n/a	100%
Other customers	n/a	n/a	n/a	100%

Client photo categories 2017					
	A	B	C	D+	D
Number of customers of local Rabobanks (exposure > EUR 1 million)	554	13,253	378	3	4
Number of large corporate customers (exposure > EUR 1 million)	290	950	152	14	7
Total (number)	844	14,203	530	17	11
Total (in %)	5.4%	91.0%	3.4%	0.1%	0.1%

4. Retail and Private Banking customers

We help our retail and private banking customers achieve their ambitions with professional financial advice. We also do our best to guarantee access to suitable financial services for vulnerable groups. For customers with specific interests, we offer a distinctive package of products and services for sustainable investment and sustainable housing. In this way, we combine optimum financial advice with a positive contribution to sustainable development.

- We enhance the sustainability of existing homes with the 'Green Mortgage', 'Slim Verbouwen' (Smart Renovation) events, workshops and our partnership with GreenHome.
- Our Banking Together programme helps vulnerable customers in the Netherlands gain access to banking services: 5,000 senior citizens use Seniorweb to participate in internet and internet banking workshops; introduction of the pocket money app 'PinPin'; Platform for the elderly and unpaid carers: IkWoonLeefZorg.nl.

KPI 8: Satisfied retail and private banking customers				
	2017	2016	2015	Goal 2020
Number of customers in % who are 'quite satisfied' and 'relatively satisfied' (n= 1,021)				
Rabobank gives me good advice about how to arrange my financial affairs for the best fit with my sustainability ambitions	17.7%	n/a	n/a	Annual growth
The products that Rabobank recommends are a good fit with my personal sustainability ambitions	18.5%	n/a	n/a	Annual growth

KPI 9: Satisfied customers from vulnerable groups				
	2017	2016	2015	Goal 2020
Number of customers in % who are 'quite satisfied' or 'relatively satisfied' (n=815)				
With Rabobank you can conduct your banking seamlessly and without problems	73%	72%	73%	Annual growth

KPI 10: Satisfied retail and private banking customers				
	2017	2016	2015	Goal 2020
Number of customers in % who answered 'yes' (n=423)				
The subject of Sustainability was discussed last year during an advisory interview with the customer	4.6%	4%	5%	Annual growth
Number of customers in % who said that sustainability was discussed and reported being 'quite satisfied' or 'relatively satisfied' (n=19)				
How satisfied are customers about the way this subject was discussed with them?	72.9%	89%	88%	Annual growth

5. Our commitment

We integrate sustainability in our internal business operations and communicate transparently about our vision and activities. We remain publicly accountable and participate in the public debate about sustainable development. Every year, Rabobank works hard to improve its own efforts in the field of sustainability.

- In 2017, we reduced our CO₂ emissions by 3.9% to 174,374 tonnes of CO₂. Following staffing reductions, CO₂ emissions per FTE rose slightly to 4.0%.
- Rabobank has implemented an energy management system that provides an adequate total solution to understanding and managing our energy use and complying with energy legislation, regulations and certifications.
- Our objective is to reduce our use of energy as much as possible. In 2017, the bank announced its ambition to bring all its own properties up to the standard of energy label A within ten years. The interim objective is to bring all the bank's own properties to the standard of energy label C in 2020, thereby achieving the minimum legal requirement two years ahead of time.
- We provide sustainability training to staff and managers at local Rabobanks, at our corporate division and to retail banking advisors. Sustainability is also incorporated as a theme in eleven other standard training programmes.
- In 2017 we continued efforts to integrate cooperative and sustainability topics into our recruitment and selection processes.

KPI 11: Climate footprint				
In tonnes of CO ₂	2017	2016	2015	Goal 2020
Total CO ₂ emissions	174,374	181,465	182,067	-
CO ₂ emissions per FTE	4.0	3.8	3.5	3.2

KPI 12: Positive association with sustainability					
		2017	2016	2015	Goal 2020
In % of the Dutch public (n=487)					
% of Dutch population who have positive associations with Rabobank and sustainability		43%	44%	42%	80%
% of Dutch population that considers the statement 'Rabobank contributes to sustainable development in the Netherlands' '(highly) appropriate/ '(highly) recognizable'	Appropriate	70%	75%	72%	-
	Recognizable	43%	44%	42%	-
% of Dutch population that considers at least one of the four stated goals* for sustainable agriculture and food supply and/or vitality of communities '(highly) appropriate/ '(highly) recognizable'	Appropriate	83%	88%	85%	-
	Recognizable	65%	70%	67%	-

* Four subgoals related to 'sustainable agriculture and food supply' and 'vital communities':

- 1 stimulating the sustainability of agriculture and food supply in the world;
- 2 helping food & agri companies that are customers of Rabobank be economically successful;
- 3 supporting local and social initiatives with manpower, knowledge and money; and
- 4 supporting farmers and small businesses in developing countries.

KPI 13: Cooperative and sustainable banking as an integral part of the training programmes

	2017	2016	2015	Goal 2020
Total workshops in which sustainability is incorporated	11	n/a	n/a	Annual growth
Workshops dedicated to sustainability - Retail and Private banking advisers	3	2	n/a	Annual growth
Workshops dedicated to sustainability - Corporate division	4	2	n/a	Annual growth
Workshops dedicated to sustainability - Local Rabobank management	2	1	n/a	Annual growth

KPI 14: Results of employee engagement survey topics: 'Cooperating with the customer' and 'Cooperative characteristics'

	2017	2016	2015	Goal 2020
I consider the impact on Rabobank and its customers in my decision-making	88%	90%	n/a	Annual growth
Rabobank seeks feedback from its customers to better meet their needs	80%	78%	n/a	Annual growth
Rabobank's customer loyalty is high	71%	62%	n/a	Annual growth
Rabobank invests a lot into building and maintaining strong relationships with the community	84%	80%	n/a	Annual growth
Rabobank actively considers the social impact of its policy making	71%	67%	n/a	Annual growth
Rabobank invests in relationships with the government, regulatory and supervisory authorities, and consumer groups	78%	73%	n/a	Annual growth

Please note that not all of these figures are under subject of assurance. For more information on a selection of these sustainability KPIs, please refer to the Rabobank Annual Report 2017 on www.rabobank.com.

Sustainability performance in 2017

Our sustainability performance is monitored each year by different independent ratings agencies. Rabobank enjoys an excellent position in the sustainability ratings. While we are proud of our good scores, we still have every intention of continuing to set ambitious sustainability objectives for ourselves and our customers. We aim for continual improvement in our sustainability efforts and of our sustainability performance ratings. The table below shows the 2017 scores awarded Rabobank by the key ratings agencies.

				
With 86 points, Rabobank came 7th place in the 'Industry Leader' ranking of 342 financial institutions worldwide	Rabobank got 89 points Ranked 11th of 143 banks worldwide	Rabobank awarded Oekom Prime status as of 2017	Rabobank got 191 points Ranked 13th of 500 largest companies in the Netherlands	Rabobank came 3rd overall and is the highest scoring bank

Appendix

Management approach, definitions, methodology and terminology KPIs Sustainably Successful Together

Rabobank is constantly striving to improve its sustainability performance. Every year we measure progress on the 14 sustainability KPIs and report on these inside and outside the bank. Here we report on the progress we made in implementing the 14 KPIs in 2017.

The Sustainability department at Rabobank supervises implementation of the sustainability KPIs and is responsible for reporting and for stakeholder management relating to sustainability.

Through the 14 KPIs we have fully embedded Rabobank's sustainability ambitions in our strategy. They form an integral part of the management cycle. In this way every part of the business, including local Rabobanks, is responsible for implementation of Sustainably Successful Together and sets its own objectives. Final responsibility for sustainability policy lies with the Managing Board.

The table below shows the definitions, methodology and terminology which we use to measure and report progress on the SDS-KPIs.

Vitality of communities	
KPI 1	We invest the equivalent of 3% of our annual profit in social initiatives on a not-for-profit basis through the Rabobank Group and the Rabobank Foundation. The Rabobank Foundation is a separate entity.
Methodology	We measure and report the granted financial donations by Rabobank Group and on the granted donation and loans by Rabobank Foundation (this includes the re-use of past contributions by Rabobank Group). The Foundation is mostly active abroad. The total of our financial investments is reported as a percentage of net profit on group level. The main component of the total amount is the amount of donations by our local banks. Manpower and knowledge invested in local communities are measured and monitored as well, but not included in the KPI report.
Terminology	Cooperative dividend – the part of the profit that is reinvested back into the community. Investments consists of both granted donations as well as granted loans. Community funds are created by Rabobank Group for funding activities that create a positive social contribution to society.
KPI 2	By 2020, we will be supporting 500 new local collective community-based initiatives (cumulative). And 500 small-scale farmer organisations in developing countries in the year.
Methodology	Currently we measure and report the number of new collective local community initiatives that have been supported by financing, time investment or knowledge by local Rabobanks in the Netherlands and through the independent Rabobank Foundation during the year. The data is reported on an annual basis, evaluated and aggregated to group level.
Terminology	In the Netherlands, collective local community initiatives are measured and reported based on five criteria: a) the initiative is supported by Rabobank with networking knowledge or financial solutions b) the initiative is founded by citizens and/or companies to achieve a local impact c) the initiative is dedicated to achieving a positive social and/or environmental impact d) the initiative has a solid economic base e) the initiative is founded on a formal legal structure (or is in its start-up phase), such as (but not restricted to) a cooperative structure. Small-scale farmer organisations are supported through at least 1 of the following 5 instruments: 1. Micro loan 2. Trade financing short term 3. Guarantee for loan 4. Donations (for training) 5. Technical assistance
Sustainable agriculture and food supply	
KPI 3	We define our vision of how to improve the sustainability of the agricultural value chain for soy, palm oil, sugarcane, forestry, beef, dairy, fish, coffee, cocoa and bio-materials. We share our vision and actively participate in roundtables or similar initiatives to accelerate the process of making these agricultural value chains more sustainable and work together with our customers to integrate the outcomes of these dialogues into their business operations and achieve commercial success at the same time.
Methodology	We measure and report the number of supply chain visions for each selected value chain. We publish these papers on our corporate website and share this knowledge with our customers.
Terminology	Our visions on agricultural chains which we define contain Rabobank's forward looking perspectives and criteria, how to improve and accelerate sustainability with clear steps on the most important sustainability themes in a specific value chain. Further it contains how Rabobank seeks to contribute to these ambitions. Visions are being developed since 2016 as part of our Sustainably Successful Together. Previously Rabobank had published positioning papers on agricultural supply chains. These positioning papers contain our policies and expectations on specific value chains. These have been incorporated in our Sustainability Policy Framework, available on rabobank.com.
KPI 4	We actively contribute to improving agricultural value chains due to sustainability being an integral part of our philosophy about sectors. We share this knowledge in dialogue with our customers.
Methodology	As of 2016 we report the number of events/podiums organised by Rabobank worldwide aimed at improving sustainability in agricultural value chains.
Terminology	Agricultural value chains are referring to well-functioning and sustainable food chains starting with farmers and aimed at providing sufficient and high-quality food for everyone. More detail on this topic can be found in our Banking for Food policy. See: https://www.rabobank.com/en/about-rabobank/food-agribusiness/vision-banking-for-food/index.html

Corporate Customers

KPI 5	Rabobank gives priority to sustainability leaders in financing and will double the volume of the services provided to them.
Methodology	We measure and report the total of sustainable finance, sustainable funding and other sustainable services and sustainable assets under management and assets held in custody. Giving priority to sustainable leaders is a rule of conduct which is not measured in a reporting value. We aim to double the volume of sustainable financing.
Terminology	Total Sustainable financing is based on sustainable sectors, asset classes or certified companies. Sustainable funding includes Rabo and Obvion Green Bonds, Rabo Green Savings and Rabo Green Deposits and Rabo Socially Responsible Deposits. Transaction volume of other services include financial transactions supervised by Rabobank (Including Green Bonds, IPOs and M&A transactions). Sustainable assets under management and assets held in custody include Private Banking.
KPI 6	The percentage of corporate customers indicating they were satisfied with how sustainability was discussed in customer meetings increases annually.
Methodology	We measure and report the progress of this KPI based on internal annual customer satisfactory surveys. This year only customers in the Trade Industry received a survey. This survey is designed to collect information about the services provided by Rabobank and the perception and appreciation by the customer. The survey includes a variety of different aspects, sustainability is one of these aspects. The percentage is based on the number of customers who are 'quite satisfied' and 'reasonable satisfied'.
Terminology	Sustainability in customer meetings means that we enter into active dialogue with customers about making their business processes and living and working environment more sustainable.
KPI 7	By 2020, all our corporate customers will have maximum access to the sustainability expertise they require, and the sustainability performance of all our larger corporate customers will be recorded in a client photo.
Methodology	We first implemented the client photo in 2015 in the Netherlands and expanded the client photo to our international wholesale customers in 2016. We monitor customers with an exposure > EUR 1 million. In the Annual Report we include a table that shows the number of client photos in the Netherlands and with an exposure (> EUR 1 million) for each client photo category per sector, the table regarding the wholesale offices also includes client photos of subsidiaries (but only if the exposure on group level is >EUR 1 million). In the Netherlands we assess customers always on group level, at our wholesale offices it is also possible that customers are assessed on a subsidiary level when due to local regulation or specific local circumstances.
Terminology	The client photo measures the sustainability performance of our customers. We have defined 5 performance level categories (A, B, C, D+ and D). In the Annual Report a definition of the categories is included.

Retail Customers

KPI 8	The percentage of retail and private banking customers indicating that they are satisfied about how they can match their finances to their sustainable ambitions with the appropriate products increases annually.
Methodology	We measure and report the progress of this KPI based on external annual customer satisfactory surveys. These surveys are designed to collect information about the services provided by Rabobank and the perception and appreciation by the customer in the Netherlands. The survey includes a variety of different aspects, sustainability is one of these aspects. The percentage is based on the number of customers who are 'quite satisfied' and 'reasonable satisfied'.
Terminology	Matching the customer's finance to their sustainability ambitions means that Rabobank gives the customer advice on how financial affairs can be best suited the wishes of the customer and the products Rabobank advises fit these personal wishes.
KPI 9	By 2020, more than 80% of customers from vulnerable populations will find that Rabobank does a good job managing their banking business.
Methodology	We measure and report the progress of this KPI based on external annual customer satisfactory surveys for the group of vulnerable people. These surveys are designed to collect information about the services provided by Rabobank and the perception and appreciation by the customer in the Netherlands. The survey includes a variety of different aspects, sustainability is one of these aspects.
Terminology	A large group of vulnerable people – senior citizens, people with low levels of literacy and those with learning difficulties – are finding it increasingly difficult to do their banking independently. The fact that banking services are becoming more and more digitalised is leaving some people behind. Rabobank is keen to remedy this situation because it's important to us that all our customers can continue to use our services. Doing a good job is based on the number of customers who are 'quite satisfied' and 'reasonable satisfied'.
KPI 10	The percentage of retail customers reporting that they were satisfied with how sustainability was discussed in the customer meeting increases annually.
Methodology	We measure and report the progress of this KPI based on external annual customer satisfactory surveys. These surveys are designed to collect information about the services provided by Rabobank and the perception and appreciation by the customer. The survey includes a variety of different aspects, sustainability is one of these aspects.
Terminology	Satisfied customers are represented by the percentage of customers who are 'quite satisfied' and 'reasonable satisfied'.

Our commitment

KPI 11	By increasing energy efficiency and by reducing and making mobility and other services more sustainable, we aim to further reduce carbon emissions per FTE per year by 2020 by 10% from 2013.	
Methodology	The climate footprint is calculated according to the most recent directives of the Greenhouse Gas Protocol (GHG) and the associated CO2 conversion factors originate from, amongst others, DEFRA and the IEA. The operating information for the climate footprint report is based on the period from 1 October 2016 to 30 September 2017.	
Terminology	Increasing energy efficiency means that we are committed to reduce our energy consumption as much as possible, for example by facilitating teleworking in order to reduce employee travel time. Rabobank is also as sustainable as possible in its purchasing policies, attempting to use renewable raw materials and contracts based on circular economic principles wherever we can.	
KPI 12	By 2020, 80% of the Dutch public should associate Rabobank with sustainability in a positive way, along with at least one of the following topics: sustainable agriculture and a sustainable food supply; and vital communities.	
Methodology	We measure the perception of the Dutch public in close cooperation with external research organisations, among others, the Social Image Monitor – an initiative of the Hope & Glory agency which performs the research in cooperation with Motivation.	
Terminology	We defined four subgoals related to ‘sustainable agriculture and food supply’ and ‘vital communities’: 1 stimulating the sustainability of agriculture and food supply in the world, 2 helping food & agri companies that are customers of Rabobank be economically successful, 3 supporting local and social initiatives with manpower, knowledge and money, and 4 supporting farmers and small businesses in developing countries.	
KPI 13	Cooperative and sustainable banking forms an integral part of recruitment and selection and the training programmes for all employees.	
Methodology	The number of specific sustainability trainings available (non-mandatory) and the number of trainings in which sustainability is incorporated, is reported. This represents the trainings coordinated by the central sustainability department. There is no data available yet related to sustainability in the recruitment and selection processes.	
Terminology	To integrate sustainability into the heart of the organisation we are committed to explicitly address the topic of sustainability in our recruitment, selection as well training processes.	
KPI 14	We aim to increase our organisation’s score on the criteria ‘customer cooperation’ and ‘cooperative characteristics’ in the employee survey each year.	
Methodology	We measure and report the perception of employees using an annual employee survey. The survey includes a list of statements. These are in alignment with the Sustainability Programme SST, Sustainably Successful Together. The score is based on the % of employees who ‘agree’ or ‘strongly agree’.	
Terminology	<p>Customer Focus’ aspects</p> <ul style="list-style-type: none"> • Rabobank has developed high levels of customer loyalty • Rabobank effectively manages external business relationships with customers, partners, and stakeholders • Rabobank identifies and targets specific groups of customers with tailored offerings • Rabobank solicits feedback from its customers to improve its ability to meet customer needs • Managers communicate that products and services offered need to be in long term client interests • When making decisions, I assess the impact on Rabobank’s customers and Rabobank • We make sure our systems and processes are customer oriented 	<p>‘Meaningful cooperation’ aspects</p> <ul style="list-style-type: none"> • Rabobank maintains a network of external business partners • Rabobank works with external partners to help them perform well • Rabobank invests significant resources to build and maintain strong relationships with the community • Rabobank invests in relationships with government, regulatory, and consumer groups • It is always possible to combine our cooperative identity with our processes and procedures • In all its policies, Rabobank is mindful of the impact these policies will have on society • It is clear how the Banking for Food and Banking for the Netherlands objectives are translated into goals and milestones • Management encourages different part of Rabobank to work together to make improvements • Rabobank holds events to share knowledge and ideas across the organisation • Leaders in Rabobank (including my manager) create a sense of teamwork and mutual support throughout Rabobank