



# Sustainable banking

'Invest in the day after tomorrow'



# Rabobank at a glance



Cooperative structure

Tier I Capital: 14,9%

Balance Sheet 2010: € 676 bn.

Over 58.000 employees worldwide

Mission: enabling fair value creation

Focused, strategy:

- Leading global food and agri bank
- Top bank in terms of sustainability



10 million clients, 48 countries, 1508 offices,

100+ years of successful cooperation with our clients



# Sustainability

- Core values Rabobank Group
  - Respect
  - Integrity
  - Professionalism
  - **Sustainability**
- Leadership
  - Food and Agribusiness principles
  - **Sustainability creates value for society and strengthens our competitiveness**
- strategy
  - **High quality sustainability programme**



# Food & Agribusiness Principles

*Showing our leadership in F&A and Sustainability*

1. Aiming for food safety and food security
2. Using natural resource responsibly
3. Promoting social welfare
4. Treating animals responsibly
5. Consumer and citizen awareness

# Being realistic...



- Mainstream bank with sustainable ambitions
- We have committed relationships with mainstream clients and visionary clients
- Our core business is about riskmanagement
- We choose not to exclude, we choose raising the bar in partnership



**The Borneo Initiative.**

INTERNATIONAL PLATFORM FOR LEI-FSC  
CERTIFICATION INITIATIVES IN INDONESIA

# Key commodity initiatives we support



Roundtable  
on Sustainable  
Biofuels



Aquaculture  
stewardship  
council



# Rabobank & Sustainable Forestry



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- **Robeco Responsible Investment:** Active participant/endorser of the Forest Footprint Disclosure project
- **Special Asset Management:** Sustainable Forestry Private Equity Fund
- **Rabobank Lending activities: Wholesale & SMEs** Forestry Supply chain policy.
- **Bouwfonds Property Development:** Committed to The Borneo Initiative
- **Most Recent: WWF-Rabobank:** MoU Global partnership



## The Borneo Initiative.

INTERNATIONAL PLATFORM FOR LEI-FSC  
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# Sustainability in the supply chain .....a shared responsibility

- Responsible sourcing
- Transparency & traceability
- Sustainability labels and certification
- Responsible procurement



Forest management



Transport



Trade & distribution



Processing



Retail & services

# Our role as Rabobank



Huge transformation - technology challenge, innovation driven

- how we can **support clients** and cooperate in making their business/supply chain more sustainable

Sustainability in the core business:

- Facilitate investments in **new technology**
- Financial solutions in **mainstream** sustainable supply chains
- Stimulate **good practices**
- Positively influence by **engagement**
- **Connecting network** throughout supply chain
- Knowledge **sharing**



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# Conclusions



- Sustainability more and more integrated in core business
- Huge challenges for the future
- Investments needed to create increase in sustainable timber
- Policies are driving the market change
- *Partnerships are needed*
- Access to finance is bottleneck for many smallholders
- Smallholders are not bankable but organised farmers and/or *organised supply chains are*