

Global Reporting Initiative Rabobank Annual Report 2019

General Disclosures- 1. Organizational Profile

SRS	Disclosure	Reference	Omission (if applicable)
102-1	Name of the organization	Rabobank (Cover page)	
102-2	Activities, brands, products, and services	Key figures - Rabobank at a Glance (p.8) Our Business Model Rabobank's activities (p.9) Excellent customer focus (p.13-16) Products and services per region and country: https://www.rabobank.com/en/images/05-infographic-rabobank-group-global-presence-end-2019.pdf Sustainability Policy Framework: https://www.rabobank.com/en/about-rabobank/in-society/sustainability/vision-and-policy/vision-sustainably-successful-together.html	
102-3	Location of the organization's headquarters	About this report	
102-4	Number of countries operating	Key Figures- About Rabobank (p.6) Rabobank at a glance (p.8)	
102-5	Nature of ownership and legal form	Rabobank at a Glance (p.8) Meaningful Cooperative (p.20-21) Corporate information (p.115) Cooperative: https://www.rabobank.com/en/about-rabobank/cooperative/index.html	
102-6	Markets served	Our fundamentals (Strategic cornerstones) (p.10) Wholesale, Rural and Retail (p.79-80) Appendix 5 Our Financial Performance & Segment Reporting (p.75-84)	
102-7	Scale of the reporting organization	Key figures (p.6-7)	
102-8	Information on employees and other workers	Empowered Employees (p.26) Staff Costs Down 1% (p.37) Appendix 3 Sustainability Facts & Figures (Social Indicators) (p.71)	Information on Social indicators outside Netherlands not available. The figures therefore exclude a.o. DLL and BPD.
102-9	Supply chain	Example of a Food & Agri Value -The coffee chain (p.8) Our business model (p. 9) Financial Sector Gatekeeper (p. 16-17)	
102-10	Significant changes to the organization and its supply chain	Rabobank at a Glance (p.8) Trends and uncertainties (p. 9) Strategic Developments/Emerging Risks (p.51) Financial Sector Gatekeeper (p.16)	
102-11	Precautionary Principle or approach	Risk Management (p.42-53) Compliance (p.48-49) Taking a stance on societal issues (p. 22) The precautionary principle is implemented via the Sustainability Policy Framework: https://www.rabobank.com/en/about-rabobank/in-society/sustainability/vision-and-policy/vision-sustainably-successful-together.html	
102-12	External initiatives	Sustainable Living for Everyone (p.14) Sustainable Growth for Entrepreneurs (p.15) Making a Concrete, Socially Responsible contribution (p.20)	
102-13	Memberships of associations	Meaningful Cooperative (Rabobank Partnerships) (p.19)	

General Disclosures-2. Strategy

SRS	Disclosure	Reference	Omission (if applicable)
102-14	Statement from senior decision-maker	Chairman's foreword (p.2)	

General Disclosures- 3. Ethics and Integrity

SRS	Disclosure	Reference	Omission (if applicable)
102-16	Values, principles, standards, and norms of behavior	Compliance (p.48-49) Our Fundamentals (p.10/11) https://www.rabobank.com/en/images/code-of-conduct-rabobank-en.pdf	
102-17	Mechanisms for advice and concerns about ethics	Taking a stance on societal issues (p.22) Ethics (p.25)	

General Disclosures- 4. Governance

SRS	Disclosure	Reference	Omission (if applicable)
102-18	Governance structure	Corporate governance (p.87-89) Report of Rabobank's Supervisory Board (p.96-103) Data Collection of Non-Financial Information (p. 63) https://www.rabobank.com/en/about-rabobank/profile/organisation/index.html	

General Disclosures- 5. Stakeholder Engagement

SRS	Disclosure	Reference	Omission (if applicable)
102-40	List of stakeholder groups	Stakeholder Engagement (p.10) Continuous stakeholder dialogue (p.62)	
102-41	Collective bargaining agreements	Appendix 3 Sustainability Facts & Figures (Social indicators) (p.71)	Information on Social indicators outside Netherlands not available. The figures therefore exclude a.o. DLL and BPD.
102-42	Identifying and selecting stakeholders	Continuous Stakeholder Dialogue (p.59) Appendix 4 Dialogues with clients (p.72-74)	
102-43	Approach to stakeholder engagement	Stakeholder Engagement (p.10) Rabobank Partnerships (p.19) Involved member and communities (p.33) Sustainably Successful Together and Global Developments (p.20) Taking s Stance on Societal Issues (p.22) Working Together on Food Solutions (p.23) Culture (Engagement) (p.28) Continuous Stakeholder Dialogue (p.59) Appendix 4 Dialogues with Clients (p.72-74)	
102-44	Key topics and concerns raised	Continuous stakeholder dialogue (p.59) Appendix 4 Dialogues with clients (p.72-74)	

General Disclosures- 6. Reporting Practice

SRS	Disclosure	Reference	Omission (if applicable)
102-45	Entities included in the consolidated financial statements	Scope and boundaries (p.61) Annual Statements	
102-46	Defining report content and topic Boundaries	About this report (p.1) Appendix 1 About this report (p.61)	
102-47	List of material topics	Appendix 1 About this report (p.61-63)	
102-48	Restatements of information	Appendix 1 About this report (p.61) Key figures (p.8)	
102-49	Changes in reporting	Appendix 1 About this report (p.61)	
102-50	Reporting Period	About this report (p.1) Appendix 1 About this report (p.61)	
102-51	Date of most recent report	Rabobank Group Annual Report 2018 (publication: March 2019)	
102-52	Reporting cycle	Appendix 1 About this report (p.61)	
102-53	Contact point for questions regarding the report	About this Report	
102-54	Claims of reporting in accordance with the GRI Standards	Appendix 1 About this report (p.61)	
102-55	GRI content index	Separate download - GRI Index (www.rabobank.com)	
102-56	External assurance	Assurance (p.64) Independent Auditor's Report (p. 224-225)	

Topic Specific Disclosures- Good Financial Performance

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Rock-solid bank (p.32-35) Appendix 1 About this report (p.61-64) Material topics and boundaries (p.62) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Rock-solid bank (p.32-35) Material topics and boundaries (p. 62) 103-3: Rock-Solid Bank (p.33-35) Managing our material topics (p. 62)	
Rabo 1	Cost-income ratio	Key figures (p.6) Continuous stakeholder dialogue (p.62) Rock-Solid Bank (p. 32-35) Our Financial Performance (p. 35)	

Topic Specific Disclosures-Ethics and integrity

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Excellent Customer Focus (p.14-17) Material topics and boundaries (p.62-62) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Taking a stance on societal issues (p.22-23) Ethics (p.23) Material topics and boundaries (p.62-62) 103-3: Excellent Customer Focus (p. 14-17) Risk Management (p. 42-53) Managing our material topics (p.63)	

Topic Specific Disclosures- Compliance with law and regulation

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Material topics and boundaries (p.62-63) Risk Management (p.42-53) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Material topics and boundaries (p.62-63) 103-3: Excellent customer focus (p.14-17) Managing our material topics (p. 63)	

Topic Specific Disclosures-Strong Capital Position

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Rock-Solid Bank (p.32-35) Appendix 1 About this report (p.61-64) Material topics and boundaries (p.62-63) Progress on our Capital Targets (p. 40-41) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Rock-Solid Bank (p. 32-35) Material topics and boundaries (p.62-63) 103-3: Rock-Solid Bank (p.32-35) Managing our material topics (p. 63) Progress on our Capital Targets (p.40)	
G4-F57	Total sustainable products & services	Key figures (p.6) Continuous Stakeholder Dialogue (p. 62)	
Rabo 2	CET 1 Ratio	Rock-Solid Bank (p.32-35) Capital Developments and Risk Information (p.40-41) Continuous Stakeholder Dialogue (p.62) Notes to the Financial Statements (p. 205-206)	

Topic Specific Disclosures- Increasing Customer Satisfaction

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Excellent Customer Focus (p.14-17) Appendix 1 About this report (p.61-64) Material topics and boundaries (p.62-63) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Excellent Customer Focus (p. 14-17) Material topics and boundaries (p.62) 103-3: Excellent Customer Focus (p. 14-17) Managing our material topics (p. 63)	
Rabo 3	Net Promotor Score	Key Figures (p. 6-7) Excellent Customer Focus (p.14) Continuous Stakeholder Dialogue (p. 62) Appendix 2 Non Financial KPI's Methodology & Definitions (p. 65-67)	

Topic Specific Disclosures- Availability Services

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Excellent customer focus (p.14-17) Appendix 1 About this report (p.61-64) Material topics and boundaries (p.62) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Future-Proofing our IT organization (p.16) Material topics and boundaries (p.62) 103-3: Excellent customer focus (p.14-17) Managing our material topics (p. 63)	
Rabo 4	Availability of iDEAL	Key figures (p.6) 'Continuous stakeholder dialogue (p. 62) Appendix 2 Non Financial KPI's Methodology & Definitions (p.79-80) Methodology & Terminology (p.66)	
Rabo 5	System Availability	Key figures (p.6) 'Continuous stakeholder dialogue (p. 62) Appendix 2 Non Financial KPI's Methodology & Definitions (p.79-80) Methodology & Terminology (p.66)	

Topic Specific Disclosures- Sustainable Food & Agri

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Meaningful Cooperative (p.20-23) Appendix 1 About this report (p.61-64) Material topics and boundaries (p.62) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Transition towards a sustainable Food & Agri Sector (p.15) Working together on Food Solutions (p. 23) Material topics and boundaries (p.62) 103-3: Excellent Customer Focus (p. 14-17) Managing our material topics (p. 63)	
G4-FS7 & G4-FS8	Total Sustainable Products & Services	Key Figures (p.6-7) Continuous Stakeholder Dialogue (p. 62)	
Rabo 6	% of Clients with A-level Client Photo (local Rabobanks)	Key Figures (p. 6-7) Excellent Customer Focus (p. 14-17) Continuous stakeholder dialogue (p.62) Appendix 3 Sustainability Facts & Figures (p. 68-71)	

Topic Specific Disclosures- Sustainable Growth for Entrepreneurs

SRS	Disclosure	Reference	Omission (if applicable)
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Meaningful cooperative (p.20-23) Appendix 1 About this report (p.61-64) Material topics and boundaries (p.62) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Sustainable Growth for Entrepreneurs (p.15) Making a Concrete Socially Responsible Contribution (p.20) Material topics and boundaries (p.62) 103-3: Excellent Customer Focus (p.14-17) Managing our material topics (p. 63)	
G4-FS7 & G4-FS8	Total sustainable products & services	Key figures (p.6-7) Continuous Stakeholder Dialogue (p. 62)	
Rabo 7	% of Clients with A-level Client Photo (Wholesale Clients)	Key Figures (p. 6-7) Excellent Customer Focus (p. 14-17) Continuous stakeholder dialogue (p.62) Appendix 3 Sustainability Facts & Figures (p. 68-71)	

Topic Specific Disclosures-Strengthening Local Communities

<i>SRS</i>	<i>Disclosure</i>	<i>Reference</i>	<i>Omission (if applicable)</i>
GRI 103: Management Approach	Generic Disclosures on Management Approach	103-1: Meaningful Cooperative (p. 20-21) Involved Members and Communities (p.20) Appendix 1 About this report (p. 61-64) Material topics and boundaries (p.62) Value Creation Model: https://www.rabobank.com/en/images/value-creation-model-2019.pdf 103-2: Meaningful Coopertive (p. 20-21) Material topics and boundaries (p.62) 103-3: Meaningful Coopertive (p. 20-21) Managing our material topics (p. 63)	
Rabo 8	Community Funds and Donations	Key figures (p.6-7) Meaningful Cooperative (p. 20-21) Continuous Stakeholder Dialogue (p.75)	