

**ABN AMRO Group N.V.**

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# Application of Equator Principles

## Category and numbers of projects assessed in 2016 that have reached financial close

2016

Country	Category			
Risk classification	A	B	C	Total
Emerging markets/Non Designated Countries	1	1	0	2
High-Income OECD/Designated Countries	1	7	2	10
<b>Total</b>	<b>2</b>	<b>8</b>	<b>2</b>	<b>12</b>

2016

Region	Category			
Risk classification	A	B	C	Total
Africa	0	1	0	1
Asia	2	0	0	2
Europe	0	5	1	6
Middle East	0	0	0	0
North America	0	2	1	3
South America	0	0	0	0
<b>Total</b>	<b>2</b>	<b>8</b>	<b>2</b>	<b>12</b>

2016

Sector	Category			
Risk classification	A	B	C	Total
Manufacturing	0	0	0	0
Energy production	0	0	0	0
Infrastructure	0	0	0	0
Mining	0	0	0	0
Renewables	0	5	1	6
Oil & gas	2	1	0	3
Telecom	0	2	1	3
<b>Total</b>	<b>2</b>	<b>8</b>	<b>2</b>	<b>12</b>

## Application of Equator Principles Framework to other transactions

2016

Sector	Category			
Risk classification	A	B	C	Total
Oil & Gas	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Advice provided by the central sustainability department 2016

2016

Sector	Number	Type of advice					Conclusion of advice			
		Client acceptance	Request for finance	Other requests	Approvals	Approved with conditions	Rejections	Pending	Withdrawn	
Agriculture	48	15	33	0	29	18	1	0	0	
Chemicals & Pharma	56	43	13	0	48	7	0	0	1	
Defence	37	25	11	1	24	12	1	0	0	
Energy & Public utilities	40	27	9	4	25	12	3	0	0	
Fisheries	3	3	0	0	2	1	0	0	0	
Forestry	7	6	1	0	6	1	0	0	0	
Infrastructure	11	3	7	1	6	5	0	0	0	
Manufacturing industry	55	35	19	1	43	12	0	0	0	
Mining & Metals	77	41	34	2	36	38	3	0	0	
Miscellaneous industries	25	24	1	0	20	4	1	0	0	
Oil & Gas	92	32	55	5	52	37	3	0	0	
Tobacco	6	6	0	0	3	3	0	0	0	
Transport & Logistics	12	3	5	4	3	6	2	0	1	
Other industries	30	23	7	0	18	11	1	0	0	
<b>Total</b>	<b>499</b>	<b>286</b>	<b>195</b>	<b>18</b>	<b>315</b>	<b>167</b>	<b>15</b>	<b>0</b>	<b>2</b>	

In 2016 we specifically addressed human rights issues in 179 sustainability assessments.

## Advice provided by the central sustainability department 2015

2015

Sector	Number	Type of advice					Conclusion of advice			
		Client acceptance	Request for finance	Other requests	Approvals	Approved with conditions	Rejections	Pending	Withdrawn	
Agriculture	44	14	30	0	33	10	1	0	0	
Chemicals & Pharma	65	58	5	2	63	1	1	0	0	
Defence	32	24	4	4	19	11	2	0	0	
Energy & Public utilities	28	19	1	8	24	4	0	0	0	
Fisheries	5	5	0	0	5	0	0	0	0	
Forestry	11	5	6	0	8	2	0	0	1	
Infrastructure	8	3	4	1	6	2	0	0	0	
Manufacturing industry	51	41	9	1	40	11	0	0	0	
Mining & Metals	59	49	10	0	37	20	2	0	0	
Miscellaneous industries	39	38	1	0	36	3	0	0	0	
Oil & Gas	72	34	32	6	48	21	2	0	1	
Tobacco	7	7	0	0	7	0	0	0	0	
Transport & Logistics	10	7	2	1	8	1	0	0	1	
Other industries	19	14	5	0	19	0	0	0	0	
<b>Total</b>	<b>450</b>	<b>318</b>	<b>109</b>	<b>23</b>	<b>353</b>	<b>86</b>	<b>8</b>	<b>0</b>	<b>3</b>	

In 2015 we specifically addressed human rights issues in 160 sustainability assessments.

## International Clients Sustainability Risk Management

	2016				2015			2014		
	Client acceptance	Credit process	Declined	Total	Client acceptance	Credit process	Total	Client acceptance	Credit process	Total
Agriculture commodities	61	78	0	139	112	72	184	179	108	287
Energy commodities	96	79	1	176	162	82	244	234	77	311
Metal commodities	70	56	1	127	152	58	210	231	68	299
Energy	59	99	4	162	79	74	154	183	107	290
Transportation	123	51	0	174	145	118	265	302	68	370
Other Sectors	103	129	7	239	54	275	329	38	96	134
Other ECT	0	2	2	4	0	144	144	n/a	n/a	n/a
Other IC	103	127	5	235	54	131	186	n/a	n/a	n/a
<b>Total</b>	<b>512</b>	<b>492</b>	<b>13</b>	<b>1.017</b>	<b>704</b>	<b>679</b>	<b>1.387</b>	<b>1.167</b>	<b>524</b>	<b>1.691</b>

## Total sustainable assets under administration

(in EUR millions)	2016	2015	2014
Sustainable investments under management	6,240	5,271	4,181
Sustainable investment products	1,784	983	949
Sustainable savings products	161	177	205
<b>Total</b>	<b>8,185</b>	<b>6,431</b>	<b>5,335</b>

## Financing

(in EUR millions)	2016	2015	2014
Sustainable financing "Groenbank"	150	216	305

# Client complaints

## Client complaints on security and privacy

	2016		2015	
	Complaints	Sustained	Complaints	Sustained
Client complaints about non-compliance with privacy guidelines by ABN AMRO in the Netherlands	62	6	56	10
Client complaints about non-compliance with regulations and voluntary codes by ABN AMRO in the Netherlands	31	9	91	2

# Client focus

## Contracts channel

(in millions)	2016	2015	2014
Internet Banking contracts	5.93	5.77	5.60

(in %)	2016	2015	2014
Stability of our digital services	99.86	99.80	n/a

# Employees

## Number of employees

(in FTEs)	2016	2015	2014
Number of employees Global	21,664	22,048	22,215
Number of employees Netherlands	17,508	17,910	18,250

## Number of employees per business line Global

(in FTEs)	2016	2015	2014
Private Banking	3,848	3,722	3,598
Retail Banking	5,262	5,844	6,257
Corporate Banking	5,138	4,959	5,012
Group Functions	7,416	7,522	7,346

## FTEs per business line men/women Global

(in FTEs)	2016			2015		
	Men	Women	Not registered	Men	Women	Not registered
Private Banking	1,952	1,896		1,887	1,836	
Retail Banking	2,498	2,764		2,771	3,073	
Corporate Banking	3,134	2,004		3,018	1,941	
Group Functions	3,868	2,583	966	3,989	2,647	886
<b>Total</b>	<b>11,451</b>	<b>9,247</b>	<b>966</b>	<b>11,665</b>	<b>9,497</b>	<b>886</b>

## Breakdown of employees by age in the Netherlands

(in %)	2016	2015	2014
< 24	0	0	0
24 - 29	8	8	7
30 - 39	26	26	25
40 - 49	33	34	35
50 - 59	27	27	27
> 60	5	5	6

## Breakdown of employees by job level in the Netherlands

(in %)	2016	2015	2014
7 or lower	38	42	46
8 - 9	23	22	21
10 - 11	24	22	21
Subtop	12	10	9
Top	4	3	3

## Diversity of employees in the Netherlands

(in %)	2016		2015		2014	
	Men	Women	Men	Women	Men	Women
7 or lower	34	66	39	61	35	65
8 - 9	59	41	61	39	60	40
10 - 11	68	32	70	30	70	30
Subtop	74	26	75	25	76	24
Top	75	25	77	23	80	20

## Geographical distribution of employees

(in %)	2016	2015	2014
Netherlands	81	81	83
Europe (other)	12	12	11
Asia	4	4	4
USA	2	2	2
Other	1	1	1



## Absenteeism in the Netherlands

(in %)	2016	2015	2014
Absenteeism (trend total)	3.64	3.35	3.27

## Breakdown of employee contracts Global

(in %)	2016	2015	2014
Staff, permanent	79	79	82
Staff, temporary	4	4	4
Agency staff	6	5	4
Contract staff	11	11	9

## Breakdown of workforce by employment contract Global

(in %)	2016	2015	2014
Full-time	77	76	77
Part-time	23	24	23

## External in- and outflow Global

(in FTEs)	2016	2015	2014
Inflow	1,579	1,621	1,876
Outflow	2,053	1,867	1,950
- Natural turnover	599	579	640
- Reorganisation	725	459	333
- Other	729	829	977

## Training costs Global

	2016	2015	2014
Total training costs (in EUR millions)	54.0	52.4	47.0
Part-time training costs as a percentage of staff costs (%)	1.95	2.10	1.80

# Environment

## Energy consumption in the Netherlands

### Electricity consumption in the Netherlands (kWh, GJ and kTon CO<sub>2</sub>)

	2016			2015			2014		
	kWh Electricity	GJ Electricity	kTon CO <sub>2</sub>	kWh Electricity	GJ Electricity	kTon CO <sub>2</sub>	kWh Electricity	GJ Electricity	kTon CO <sub>2</sub>
Subtotal electricity consumption	97,957,451	352,647	38.97	107,662,201	387,584	42.95	119,233,182	429,239	48.17
Total purchased green electricity by certificates	97,957,451		-38.97	107,662,201		-42.95	119,233,182		-48.17

### Natural gas consumption in the Netherlands (kWh, GJ and kTon CO<sub>2</sub>)

	2016			2015			2014		
	kWh Natural gas	GJ Natural gas	kTon CO <sub>2</sub>	kWh Natural gas	GJ Natural gas	kTon CO <sub>2</sub>	kWh Natural gas	GJ Natural gas	kTon CO <sub>2</sub>
Subtotal natural gas	34,053,986	122,594	6.96	39,043,330	140,556	8.01	32,887,473	118,395	6.75
Total purchased green gas by certificates	17,557,778		-3.59	8,778,889		-1.80	0		0.00

### Heating and cooling in the Netherlands (kWh, GJ and kTon CO<sub>2</sub>)

	2016			2015			2014		
	kWh District heating	GJ District heating	kTon CO <sub>2</sub>	kWh District heating	GJ District heating	kTon CO <sub>2</sub>	kWh District heating	GJ District heating	kTon CO <sub>2</sub>
Subtotal heating and cooling	14,898,056	53,633	1.90	21,521,219	77,476	2.59 <sup>1</sup>	21,525,833	77,493	2.13

<sup>1</sup> The CO<sub>2</sub> emission for 2015 was overstated and has been revised downwards by 1.08 kTon CO<sub>2</sub>. The overstatement was caused by an inaccurate conversion factor for calculating the CO<sub>2</sub> emission for heating and cooling in the Netherlands.

### Total energy consumption in the Netherlands (kWh, GJ and kTon CO<sub>2</sub>)

	2016			2015			2014		
	Total kWh	Total GJ	Total kTon CO <sub>2</sub>	Total kWh	Total GJ	Total kTon CO <sub>2</sub>	Total kWh	Total GJ	Total kTon CO <sub>2</sub>
Total energy consumption in the Netherlands	146,909,493	528,874	5.27	168,227,418	605,619	8.80 <sup>1</sup>	173,647,075	625,129	8.88

<sup>1</sup> The CO<sub>2</sub> emission for 2015 was overstated and has been revised downwards by 1.08 kTon CO<sub>2</sub>. The overstatement was caused by an inaccurate conversion factor for calculating the CO<sub>2</sub> emission for heating and cooling in the Netherlands.

## Energy reduction in the Netherlands

(in %)	2016	2015	2014
Reduction in energy consumption compared with situation 2012	41.7	33.0	31.0

## Energy key figures in the Netherlands

	2016		2015		2014	
	kWh	GJ	kWh	GJ	kWh	GJ
Energy consumption per m <sup>2</sup> (Total m <sup>2</sup> in 2016: 543,914) (in kWh, GJ)	270.10	0.97	278.91	1.00	273.43	0.98
Energy consumption per FTE (in kWh, GJ)	9,590.64	34.53	10,634.17	38.28	11,030.11	39.71

## Paper consumption in the Netherlands

	2016	2015	2014
Reduction compared with 2010 (%)	62.1	49.8	40.1
Total in tons	1,318	1,744	2,081
Total paper use per fte (in kg/FTE)	73	97	94
Paper with FSC eco label (in tons)	1,305	1,693	2,052
Paper without FSC eco label (in tons)	13	51	29

## Business travel by lease car in the Netherlands

	2016	2015
Total distance travelled by lease cars (in km)	85,373,657	88,824,995
Total CO <sub>2</sub> emissions of lease cars (in kTon CO <sub>2</sub> )	15.91	16.55
Average per lease car (in km)	34,989	35,874
Average per FTE (in km)	4,876	4,959

## Business air travel – total kilometres

(in kilometres)	2016		2015	
	Global ROW <sup>1</sup>	Netherlands	Global ROW <sup>1</sup>	Netherlands
Short-haul (up to 3,700 km)	9,643,297	8,241,767	8,071,651	7,056,298
Long haul	16,380,333	25,543,244	16,976,661	30,135,029
<b>Total</b>	<b>26,023,630</b>	<b>33,785,011</b>	<b>25,048,312</b>	<b>37,191,327</b>

<sup>1</sup> Rest of the world.

## Business air travel – total number of flights

(in number of flights)	2016		2015	
	Global ROW	Netherlands	Global ROW	Netherlands
Short-haul (up to 3,700 km)	9,823	13,842	8,842	13,140
Long haul	1,955	2,942	1,983	3,709
<b>Total</b>	<b>11,778</b>	<b>16,784</b>	<b>10,825<sup>1</sup></b>	<b>16,849<sup>1</sup></b>

<sup>1</sup> June 2015: new travel policy. Changed definitions are related to the number of flights.

# Emissions

## CO<sub>2</sub> emissions air travel

(in kTon CO <sub>2</sub> )	2016		2015	
	Global ROW	Netherlands	Global ROW	Netherlands
Short-haul (up to 3,700 km)	1.64	1.40	1.37	1.20
Long haul	3.25	5.06	3.36	5.97
<b>Total (in kTon CO<sub>2</sub>)</b>	<b>4.88</b>	<b>6.46</b>	<b>4.73</b>	<b>7.17</b>

<sup>1</sup> June 2015: new travel policy. Changed definitions are related to the number of flights.

## Total CO<sub>2</sub> emissions

	2016			2015		
	kWh	GJ	kTon CO <sub>2</sub>	kWh	GJ	kTon CO <sub>2</sub>
Electricity	97,957,451	352,647	0.00	107,662,201	387,584	0.00
Natural gas, Heating and Cooling	48,952,042	176,227	5.27	60,564,549	218,032	8.80 <sup>1</sup>
	km		kTon CO <sub>2</sub>	km		kTon CO <sub>2</sub>
Business travel by car (lease cars NL)	85,373,657		15.91	88,824,995		16.55
Business air travel in the Netherlands	33,785,011		6.46	37,191,327		7.17
			kTon CO <sub>2</sub>			kTon CO <sub>2</sub>
<b>Total CO<sub>2</sub> in kTon in the Netherlands</b>			<b>27.64</b>			<b>32.52</b>
CO <sub>2</sub> emissions in tons per FTE in the Netherlands			1.62			1.88

<sup>1</sup> The CO<sub>2</sub> emission for 2015 was overstated and has been revised downwards by 1.08 kTon CO<sub>2</sub>. The overstatement was caused by an inaccurate conversion factor for calculating the CO<sub>2</sub> emission for heating and cooling in the Netherlands.

## Waste in the Netherlands

	2016			2015			2014		
	ton	%	kg/FTE	ton	%	kg/FTE	ton	%	kg/FTE
Containing paper	1,380	48.44%		1,281	44.64%		1,709	53.12%	
Items specified as hazardous materials (e.g. batteries, toner cartridges)	2	0.08%		2	0.06%		3	0.09%	
Other	441	15.49%		340	11.86%		238	7.40%	
Plastic	17	0.59%		10	0.36%		19	0.59%	
Residual waste	1,009	35.40%		1,236	43.08%		1,248	38.79%	
<b>Total</b>	<b>2,849</b>	<b>100.00%</b>		<b>2,869</b>	<b>100.00%</b>		<b>3,217</b>	<b>100.00%</b>	
Total kg waste per FTE			n/a			181			204
Residual waste reduction since 2012	208	17.12%		-19	-1.57%		-31	-2.55%	

## Employees in the Netherlands with public transport season tickets paid by the bank

	2016	2015	2014
1st Class	500	507	447
2nd Class	6,679	6,497	6,001
<b>Total</b>	<b>7,179</b>	<b>7,004</b>	<b>6,448</b>

# Community

## ABN AMRO Foundation in the Netherlands

(in millions)	2016	2015	2014
Net contribution devoted directly to social projects (in EUR)	937,000	685,000	685,000
Number of times employees volunteered (excl. food parcel campaign)	12,760	10,045	11,811
Number of food parcels	391	5,156	6,220
Number of projects	409	353	309

## Social sponsorship

(in EUR)	2016	2015	2014
Donations	110,000	125,000	125,735
Sponsorship	570,000	710,000	672,170

# Basis for reporting

We publish ABN AMRO's Annual Report for anyone who is interested in ABN AMRO and how the bank is performing. ABN AMRO's main stakeholder groups are clients, employees, society at large and investors. We communicate our sustainability performance through several channels, targeting specific stakeholder groups, to make sure we get the right information across to the right stakeholders.

Our integrated Annual Report covers the period from 1 January 2016 to 31 December 2016. In the 2016 report, we share our progress on the bank's new material topics, based on the updated materiality analysis performed in 2016. Progress on some of the topics is reported in other sources (see 'Material topic and connectivity' in the Annual Report). The scope of the material topics relates to all our activities and stakeholders worldwide, but some only concern the Netherlands given the specific nature of the topic. In our integrated Annual Report the material topics relating to our long-term sustainability strategy are discussed in the relevant business line and group performance pages.

The Sustainable Banking website complements our Annual Report 2016, providing background information, key figures and highlights under [Reporting](#). See also the [Human Rights Report 2016](#) for further information. In addition, we issue quarterly newsletters providing in-depth information on our sustainability practices, dilemmas and updates on current topics (also under '[Reporting](#)'). Each newsletter has an explicit theme and is targeted at specific stakeholder groups. In this way, ABN AMRO's reporting is complementary, comprehensive and complete.

## Reporting standards

In order to better accommodate our internal and external stakeholders, we have selected the issues they would like to see addressed in our reporting, the material topics. In 2016, we performed a materiality analysis that identified these material topics for our organisation. In addition, we conducted multi-stakeholder dialogues to deepen our understanding of, and approach to, these material issues. The 2016 materiality matrix no longer includes sustainability topics only; we addressed bank-wide materiality issues.

The dialogue with our stakeholders on these topics will continue in 2017. A full description of this process is available on our website [abnamro.com/en/sustainable-banking/reporting-and-publications/reporting/index](http://abnamro.com/en/sustainable-banking/reporting-and-publications/reporting/index).

The reporting criteria for the material topics are based on the DMA structure described in the Global Reporting Initiatives (GRI G4) and on our own definitions.

The GRI Index can be found at [abnamro.com/en/sustainable-banking/reporting-and-publications/reporting/index](http://abnamro.com/en/sustainable-banking/reporting-and-publications/reporting/index).

## Data collection

All the bank's business lines are closely involved in the reporting process. They report on their sustainability performance both internally and externally, and in both quantitative and qualitative terms. In 2015 and 2016, we translated our focus areas into metrics, enabling us to report on our progress in a concrete and transparent manner. This has been incorporated into the 'Progress on sustainability strategy' in the Annual Report.

All sustainability figures presented in this document are collected through Credit360, the data collection system we implemented in 2016. This system includes multiple checks. For instance, a 5% difference in data compared with last year will only be accepted if a statement is provided confirming that this deviation is correct. Additionally, every figure provided must be verified by a supervisor in the system ('four eyes principle'). In this way, we aim to minimise inconsistencies and errors. Credit360 uses a manual (developed by ABN AMRO) which includes our definitions of every data point. This approach leaves no room for estimation and requires us to stick to the definitions. This year, the sustainability figures provided have been derived from Credit360 for the first time. There is an annual frequency of reporting of these figures, at least.

## **Governance of sustainability**

The governance of material topics is described in the Annual Report and in [Materiality in 2016](#). At ABN AMRO, sustainability is governed as follows: sustainability is the responsibility of the CEO, Kees van Dijkhuizen. The Sustainable Banking department is responsible for developing and implementing the bank's sustainability strategy, reporting to the Managing Board on the progress made on a quarterly basis. In addition, a sustainable risk report is created each month as part of the bank's overall risk measures. This report covers both strategic and sustainability risk-related issues. The Sustainable Banking department develops and maintains the sustainability risk management framework for the bank as a whole and provides advice on clients operating in industries that face higher sustainability risks (for the latter, please see the Risk, capital & funding' section, Annual Report 2016).

## **The future**

We are making every effort to formulate our quantifiable targets in line with the wishes and demands of our stakeholders. Our goal going forward is to present a reasonably assured report that will bring us a step closer to meeting our stakeholders' wishes every year.

# Definitions

Terms	Definitions
ABN AMRO Foundation	ABN AMRO Foundation is a <i>stichting</i> under Dutch law encouraging ABN AMRO volunteers to give back to the community.
Absenteeism (trend total)	Is the rolling average of the latest absenteeism percentage, annualised.
Business air travel	All flights bought from preferred-supplier travel agents BCD Travel and AV Travel, from and in the following countries: the Netherlands, Belgium, Luxembourg, France, Germany, Switzerland, Jersey, Hong Kong, Singapore and the United States.
Corporate Banking	Part of the bank offering financial services to large business clients with turnover in excess of €500 million per annum. Corporate Banking also offers specialist financial services to clients in specific sectors: <ul style="list-style-type: none"> <li>• real estate,</li> <li>• financial institutions,</li> <li>• energy, commodities and transport (ECT).</li> </ul>
Diversity	The distribution of employees (headcount) by gender or age in the Netherlands.
Donations	Financial contributions to a civil society organisation for which we do not seek a return in any shape or form.
Emerging markets	A reference to emerging countries not included in the World Bank's high-income OECD countries list.
Equator Principles	A framework for credit risk management that is used to establish, access and control the social and environmental risks involved in project finance.
Equator Principles: Categories	The Equator Principles distinguish three categories of projects: Category A – Projects with potential significant adverse social or environmental impacts which are diverse, irreversible or unprecedented; Category B – Projects with potential limited adverse social or environmental impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures; Category C – Projects with minimal or no social or environmental impacts.
Equator Principles: Scope	Project finance that meets the two criteria in ABN AMRO's Policy for Project Finance and the Application of the EPs require the actual application of the EPs: this is project finance within the scope of the EPs. The Equator Principles are also applied to certain loans related to a new capital investment but which do not meet the two criteria; application of the EPs is not compulsory: these loans are outside the scope of the EPs.
External in- and outflow	Internal FTEs (permanent and temporary): employees that leave the bank or change contract type. There are a couple of reasons for reporting: <ul style="list-style-type: none"> <li>• Natural turnover: employees that leave the bank of their own volition during the reporting period; this includes employees retiring or taking early retirement.</li> <li>• Reorganisation: employees leaving the bank based on the social plan after having been given notice.</li> <li>• Other: employees leaving the bank that do not fall within one of the above outflow categories, e.g. change of contract, leave of absence, outsourcing, expat contract, etc.</li> </ul>
FTEs	FTE means fulltime-equivalent. 1 FTE = 36 hours a week. Unit of account for expressing the extent of employment or size of the workforce.
Green Savings Deposit	A deposit is a type of saving under which savers entrust their money to a bank during a set period of time, with the bank using this money to grant loans. A green deposit is a savings product offered by a green bank, which will only give loans to companies that are engaged in sustainable activities ('green companies').
Greenhouse protocol	Methodology to calculate carbon emissions from fossil fuels in traffic, aviation, transport, electricity production and heating.
Greening electricity	Compensating carbon emissions through the purchase of certificates.



Terms	Definitions
Groenbank	A Dutch bank whose stated intent is to finance sustainable projects. If a project is recognised as sustainable by the Dutch government, Groenbank is able to furnish a green loan at more favourable rates.
Group Functions	This part of the bank is responsible for staff functions, services and activities that aren't directly related to clients (account holders), e.g. Communications, Finance and IT.
High-income OECD countries	OECD member states described as high-income countries by the World Bank, which publishes the list on its World Databank ( <a href="http://data.worldbank.org/income-level/OECD">http://data.worldbank.org/income-level/OECD</a> ).
Paper consumption Netherlands	Centrally bought paper consumed by ABN AMRO in the Netherlands on an annual basis.
Paper with FSC eco label	This is certified eco paper, indicating that it is less harmful to the environment based on predefined environmental criteria. FSC certification provides environment-related information about wood and paper products sourced from sustainably managed forests.
Private Banking	Part of the bank offering financial services and products to high-net-worth private clients. Private Banking also offers specialist financial services to specific groups of clients, such as charities and private wealth funds.
Project finance	Project finance for the purposes of the Equator Principles is described in ABN AMRO's Policy for Project Finance and the Application of the Equator Principles as finance meeting two criteria: 1: New capital investment (or an increase thereof). 2: Repayments deriving from cash flows generated by the investment itself. Part of the bank offering financial services and products to retail customers.
Retail Banking	Part of the bank offering financial services and products to retail customers.
Social sponsoring	Financial contributions to a civil society organisation for which we receive something in return.
Sustainable assets under management	Sustainable assets under management break down into two categories: 1. ABN AMRO Group investment funds that explicitly base their investment approach and decisions on sustainable criteria. 2. Sustainable mandates involve assets whose owners have given the bank responsibility for the investment approach and investment decisions. This specific type of mandate explicitly factors in sustainability criteria in the investment approach and decisions.
Sustainable investment products	Typically, standard investment products do not systematically and explicitly factor in the social and environmental effects of investments on the environment, where sustainable investment does. Sustainable investments reflect our assessment of risk and return in relationship to social and environmental effects.
Sustainable savings	Sustainable savings are used by banks to lend to sustainable companies and projects.

## Definitions for legends and footnotes

Terms	Legend to Review of project financing based on assessment/status
Closed	The financing request for which an Equator Principle compliance advise has been given is approved and the financing documentation has been signed.
Not approved	The financing request for which an Equator Principle compliance advise has been given has not been approved.
In process	The financing request and/or administrative processes have not yet been completed.
Not realised	The project will not go ahead; request withdrawn by client or external lead manager.

### Legend to Advice provided by the Central Sustainability Department

Defence Industry	Involved in the production of or trade in defence-related goods and services, and suppliers to defence-related companies.
Miscellaneous industries	Companies operating or investing in multiple sectors or industries, with none of them a clear main category.
Other industries	Residual category for companies that do not fit into any of the other Sustainability-identified industries, e.g. real estate and waste disposal companies.
Client acceptance	Request for advice prompted by 'increased ESE risk' indication in the annual review of the client relationship or when a new client opens an account.
Request for finance	Request for advice prompted by 'increased ESE risk' indication in the request for finance procedure or in the annual review of an ongoing loan.
Other requests	Other requests for advice prompted by 'increased ESE risk' indication in the procedures for developing funds and products, or entering into relationships with suppliers.
Approvals	Approval means that the client and/or transaction is or is expected to be in compliance with the bank's sustainability policies.
Qualified approvals	Qualified approval is given if the client and/or transaction is not currently in compliance with the bank's sustainability policies but is expected to meet requirements within an agreed timeframe.
Rejections	A rejection means that the client and/or transaction is not and/or will not be in compliance with the bank's sustainability policies.
Pending	Pending means that the advice is yet to be forthcoming, possibly because further questions have been asked of the client or because specific information is missing and needs to be provided before advice can be given.
Withdrawn	Withdrawn means that the request for advice has been withdrawn by ABN AMRO's internal departments.

### Legend to Sustainability Risk Management

LC&MB Sustainability Risk Management	Number of requests related to sustainability screenings and assessments.
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**Legend to Sustainability Risk Management<sup>1</sup>**

<b>Client acceptance process</b>	Application of procedures and internal rules leading to the formal acceptance of an entity as a client by the authorised committee. Sustainability reputation screening is part of this process.
<b>Credit process</b>	The process to observe when applying for/changing/extending a credit facility: sustainability assessments are part of that process.

<sup>1</sup> Performed Sustainability screenings and assessments.

**Facility Management    Legend to Waste**

<b>Other waste</b>	The annual amount of waste that is recycled excluding waste containing paper and plastic.
<b>Residual waste</b>	The annual amount of waste left after recyclable waste is stripped out.
<b>Hazardous waste</b>	The annual amount of collected hazardous materials, including batteries and empty toners.

**Human Resources    Legend to Diversity of employees NL**

<b>Subtop</b>	1 Job levels 12 and 13 (Hay).
<b>Top</b>	2 Job levels 14 and 15 (Hay), Management Group and Managing Board.