

ABN AMRO Group N.V.

Stakeholder contact table 2017

This table shows ABN AMRO's most significant stakeholder dialogues on its most material topics in 2017.

We are committed to creating lasting value for our stakeholders as we make a sustainable contribution to society. We are also aware that we operate in a world that is defined by constantly changing trends. So we regularly engage in dialogue with our clients, employees, society at large and investors to see what matters most to them now, and how their needs may change going forward. We then develop and optimise our activities around the topics that matter most to them. This way, we balance our interests with those of our stakeholders.

To address the interests of our various stakeholders, we have actively engaged with them on our material topics.

Material topic	Type of stakeholder	Stakeholder	Description
Client issue ownership	Clients		<ul style="list-style-type: none"> ▶ Developing new propositions together with clients.
Ethics and integrity	Society at large	<ul style="list-style-type: none"> ▶ The Dutch Authority for the Financial Markets (AFM) ▶ Dutch Banking Association's ethics working group ▶ Foundation for Banking Ethics Enforcement 	<ul style="list-style-type: none"> ▶ Conduct has trained AFM team to investigate tone of voice in relation to thematic analysis. ▶ Exchanging best practices and dilemmas. ▶ Dialogue about Banker's Oath and the way banking ethics are enforced.
Preventing corruption, fraud and cybercrime	Clients Employees Society at large Investors	<ul style="list-style-type: none"> ▶ Dutch National Police and other Dutch banks ▶ FIOD (part of the Dutch tax office), Deloitte, Financial Intelligence Unit (FIU) – NL ▶ 150 Commercial Banking clients and 50 Corporate & Institutional Banking clients 	<ul style="list-style-type: none"> ▶ Electronic Crime Task Force to combat financial crime by exchanging intelligence. ▶ Alignment and implementation of security agenda with the aim of increasing the resilience against financial crime for 3 sectors in the Dutch Economy (financial, logistics, cyber/data). ▶ Seminar organised on cyber security.
Sustainability of our business model¹			
Stability of our digital services	Society at large	<ul style="list-style-type: none"> ▶ Dutch central bank, DNB ▶ Dutch Payments Association 	<ul style="list-style-type: none"> ▶ Contact under the Financial Supervision Act. ▶ Contact to ensure that all banks report in the same way under the Financial Supervision Act.
Clear, appropriate advice	Clients		<ul style="list-style-type: none"> ▶ Developing new propositions together with clients.
Agile organisation¹			

¹ For this material topic, there are no significant stakeholder contacts to disclose this year.

Material topic	Type of stakeholder	Stakeholder	Description
Co-creation and innovation	Society at large	With a variety of partnerships, for example: <ul style="list-style-type: none"> ▶ VU University Amsterdam ▶ IBM ▶ The Next Web 	<ul style="list-style-type: none"> ▶ Together we are in the process of exploring the opportunities for co-creating an innovation 'academy' for innovation professionals. ▶ We conducted experiments with IBM on distributed ledger technology and artificial intelligence. ▶ We have a content partnership with The Next Web. We have used the platform to share technology and innovation knowledge, our aim being to inspire readers and attract superior IT staff. Drawing on their own expertise, The Next Web bloggers wrote articles about innovation and technology focused on the financial sector and using examples provided by ABN AMRO.
Privacy, use of client data by the bank or third parties	Clients Society at large	<ul style="list-style-type: none"> ▶ Interviews with regulators, journalists, academics, trendwatchers, consumers 	<ul style="list-style-type: none"> ▶ Stakeholder dialogue about privacy.
Responsible tax policy	Society at large / professional parties involved in responsible tax matters	<ul style="list-style-type: none"> ▶ The Dutch tax office ▶ Dutch Banking Association 	<ul style="list-style-type: none"> ▶ How to safeguard our responsible tax policy. ▶ The Dutch Banking Association held a seminar about client anonymity and aggressive tax planning. Speakers included the Dutch central bank, the Dutch tax authorities, academics and a bank employee. Attendees were mostly from banks but also from the Dutch central bank, government and tax authorities.
Employee engagement and empowerment	Employees Society at large	<ul style="list-style-type: none"> ▶ Executive Committee ▶ EY 	<ul style="list-style-type: none"> ▶ Discussed Employee Engagement Survey outcomes. ▶ External audit of Employee Engagement Survey.
Moderate risk profile			
Non- discrimination and human dignity	Clients Employees Society at large Investors	<ul style="list-style-type: none"> ▶ Multi-stakeholder initiative with four NGOs, two trade unions and government ministries ▶ Victims' associations, Amsterdam University, Public Prosecutor's Office 	<ul style="list-style-type: none"> ▶ Banking covenants to collaborate in four tricky human rights areas. ▶ Human trafficking project.
Responsible remuneration policy²			
Role model in terms of legislation and regulations	Clients Employees Society at large Investors		<ul style="list-style-type: none"> ▶ In addition to complying with national and international legislation and regulations, we proactively identify and anticipate developments in this area.
A positive impact on ESG criteria through our financing and investment services	Society at large	<ul style="list-style-type: none"> ▶ Diverse group of invitees for stakeholder dialogue on biodiversity. ▶ Several Private Banking clients ▶ Dutch Fair Banking Guide, Oxfam Novib, Amnesty International, Friends of the Earth, Greenpeace, Banktrack 	<ul style="list-style-type: none"> ▶ Exploring stakeholder expectations, how ABN AMRO impacts biodiversity and how this impact can be measured. ▶ Discussions on impact investment ESG policies and practice.

² For this material topic, there are no significant stakeholder contacts to disclose this year.

Material topic	Type of stakeholder	Stakeholder	Description
Safe and healthy workplace	Employees Society at large	<ul style="list-style-type: none"> ▶ Arbodienst Beter ▶ Zilveren Kruis ▶ HC Health 	<ul style="list-style-type: none"> ▶ Conduct health research by Beter Leven ('Better Life'); involved in absenteeism process; provide support to risk assessment. ▶ Our group health care insurer (Zilveren Kruis) also provides advice on vitality and well-being. ▶ Our physical therapists have their own therapists and provide online physiotherapy. Occasionally organise workshops for LEEFVitaal!
Our environmental impact	Society at large	<ul style="list-style-type: none"> ▶ Amsterdam Economic Board ▶ Netherlands Enterprise Agency ▶ NEN meetings on specific themes 	<ul style="list-style-type: none"> ▶ Ten working sessions led by Jacqueline Cramer, 15 companies in the Amsterdam region – about sharing knowledge and joining forces on circular purchasing. ▶ Mid-term agreement known as MJA3, a covenant between the government and ABN AMRO to save at least 2% on energy consumption per annum. This agreement is valid until 2020. ▶ Circular economy in construction industry. Four meetings, led by Boukje van Reijn. 20 to 30 companies, government bodies and knowledge centres.
Adding value by promoting the welfare of society	Society at large	<ul style="list-style-type: none"> ▶ Dutch Social and Economic Council ▶ Children's Ombudsman ▶ National Institute for Family Finance Information (NIBUD) 	<ul style="list-style-type: none"> ▶ Contact about the issue of children raised in poverty. ▶ Contact about the issue of children raised in poverty. ▶ Contact on financial education of children and youngsters.
Adding value by leading the public debate	Clients	<ul style="list-style-type: none"> ▶ Engaging with clients and non-clients 	<ul style="list-style-type: none"> ▶ We engaged with clients and non-clients to discuss the bank's contribution to clients' and society's needs and to test our corporate story. This took place in March and October with the help of a research agency.