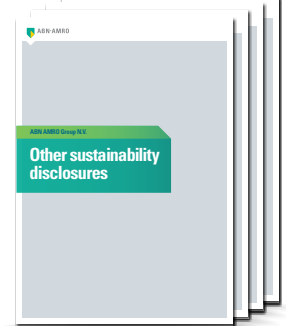
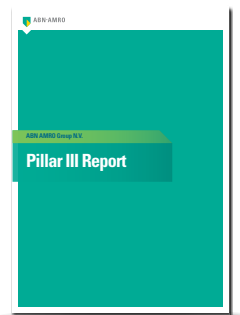


ABN AMRO Group N.V.

Sustainability facts & figures 2017

Our reports



Integrated Annual Review 2017

Purpose: This is ABN AMRO's Integrated Annual Review, which describes the group's ability to create value over time. As our primary report, it examines the themes that are central to achieving our long- and medium-term strategy. Information has been taken from the reports listed here, where applicable.

Readership: Intended readers of this report are investors, clients, employees and society at large. It will be of special interest to providers of financial capital (investors).

Frameworks used
International Integrated Reporting Framework (IIRC)

Assurance
EY has performed a limited assurance engagement on this report



Annual Report Group and Bank

Purpose: The board reports and the Annual Financial Statements provide information about our financial and non-financial performance in compliance with regulatory requirements.

Readership: Intended readers of this report are primarily regulators and providers of financial capital (investors).

- Frameworks used**
- ▶ International Financial Reporting Standards (IFRS)
 - ▶ Dutch Civil Code Title 9, Book 2
 - ▶ Capital requirements regulations (Basel III, CRD IV, CRR, EBA)
 - ▶ Financial supervision act
 - ▶ Corporate Governance Code
 - ▶ Dutch Banking Code

Assurance
EY has audited the Annual Financial Statements, including certain disclosures in the Risk, Funding & Capital Report, and has expressed an unqualified audit opinion



Pillar III Report

Purpose: This report provides detailed quantitative information in the area of risk and capital management. A description of our main approach to risk management and qualitative Pillar 3 requirements is included in the ABN AMRO Group N.V. Annual Report.

Readership: Intended readers of this report are primarily regulators and providers of financial capital (investors).

Frameworks used
Capital requirements regulation (CRR, EBA)

Assurance
The figures presented in this document have not been audited or reviewed by our external auditor



Sustainability disclosures

Purpose: The Sustainable Banking website complements our Integrated Annual Review. It provides detailed sustainability disclosures, background information, key figures and highlights under Reporting including our Human Rights Report.

Readership: Intended readers of this report are employees, clients, investors and society at large.

See: abnamro.com/en/sustainable-banking/reporting-and-publications/reporting/index.html.

Frameworks used
Not applicable

Assurance
The figures presented on this website have not been audited or reviewed by our external auditor

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Sustainability at ABN AMRO

ABN AMRO wants to be positively recognised for our position on sustainability and transparency. We achieved our overarching goal of being in the top 15% of the Dow Jones Sustainability Index by 2017. In 2017, ABN AMRO scored 91 out of 100 points, four points higher than in 2016. This puts the bank even in the top 5% in the banking industry. Our progress on our sustainability ambitions:

Progress on sustainability ambitions

Goals	Metrics for 2017	Results in 2017
In our efforts to make our own business operations more sustainable and transparent, we act within the letter and spirit of the laws and standards for financial services provision.	<ul style="list-style-type: none"> ▶ Carbon emission reduction by 30% compared with 2013. ▶ Gender diversity: women to be placed in 30% of upper middle management positions and 25% of senior management positions. ▶ A score of >180 points on the Transparency Benchmark. 	<ul style="list-style-type: none"> + █ Carbon emission reduction by 42% compared with 2013. █ Gender diversity: women in 27,7% of upper middle-management positions and 25,2% of senior management positions. + █ A score of 193 points on the Transparency Benchmark.
We offer clients safe and reliable services by combining highly secure and stable systems with client centricity.	<ul style="list-style-type: none"> ▶ Increase in the Net Promoter Score by 10% by 2017 compared with 2015. ▶ Increase in the Trust Monitor Score by 15% by 2017 compared with 2015. 	<ul style="list-style-type: none"> + █ Net Promoter Score of Retail Banking: -9 (2016: -15). + █ Net Promoter Score of Private Banking: 12 (2016: -1). + █ Net Promoter Score of Commercial Banking: -6 (2016: -23). + █ Net Promoter Score of Corporate and Institutional Banking: 32 (2016: 40). █ █ The Trust Monitor Score improved slightly in 2017: 3.2 on a scale of 1-5.
We increase our contribution to a sustainable society by putting our expertise to use in practical and systemic issues.	<ul style="list-style-type: none"> ▶ Have 40% of our employees volunteer through ABN AMRO Foundation or other social projects. ▶ Increase our social impact on key themes by 15% (in total volume of impact bonds or impact funds) compared with 2015. 	<ul style="list-style-type: none"> + █ 40.4%¹ of our employees participated via ABN AMRO Foundation or other social projects. + █ Impact bonds: Our social impact through issuing of social impact bonds more than doubled from two social impact bonds in 2015 to 6 social impact bonds in 2017, with a value of EUR 8.3 million for 1,583 participants (from a total in 2016 of 5 social impact bonds with a value of EUR 7.3 million for 1,443 participants). + █ Sustainable farmer loans: the first loans were approved in 2017, with a total value of USD 12.5 million. + █ Our social impact investments on key themes more than doubled in volume of impact funds (from a total of EUR 104 million in 2015 to EUR 250 million in 2017).
We enhance the bank's positive value creation by transparently integrating ESG/ESE criteria into our client assets and lending.	<ul style="list-style-type: none"> ▶ ESG criteria to be further integrated into our investments and a 15% increase of loan book with environmental, social and ethical (ESE) indicator, as compared with 2015. ▶ To be recognised as a sustainable bank by our clients with an increase by 10% compared with 2016. 	<ul style="list-style-type: none"> + █ Sustainable client assets increased from EUR 8.2 billion to EUR 10.1 billion, up 23% compared with 2016. + █ Increase of lending volume with GSRI or SMOS rating from 38% in 2015 to 65% in 2017. █ █ Recognised as a sustainable bank: Retail Banking: 21% (2016: 21%); Private Banking: 17% (2016: 15%); Commercial Banking: 16% (2016: 20%); Corporate & Institutional Banking: 41% (2016: n/a).

+ Positive
 █ Unchanged/some improvement
 █ Negative

¹ Headcount of ABN AMRO counted in FTEs.

Application of Equator Principles

Category and numbers of projects assessed in 2017 that have reached financial close

2017				
Country	Category			
Risk classification	A	B	C	Total
Emerging markets/Non Designated Countries	2	1	0	3
High-Income OECD/Designated Countries	0	12	2	14
Total	2	13	2	17

2017				
Region	Category			
Risk classification	A	B	C	Total
Africa	2	0	0	2
Asia	0	3	0	3
Europe	0	4	2	6
Middle East	0	2	0	2
North America	0	3	0	3
South America	0	1	0	1
Total	2	13	2	17

2017				
Sector	Category			
Risk classification	A	B	C	Total
Manufacturing	0	1	0	1
Energy production	0	2	0	2
Infrastructure	1	0	0	1
Mining	0	0	0	0
Renewables	0	6	0	6
Oil & gas	1	3	0	4
Telecom	0	1	2	3
Total	2	13	2	17

Application of Equator Principles Framework to other transactions

2017				
Sector	Category			
Risk classification	A	B	C	Total
Oil & Gas	0	4	0	4
Total	0	4	0	4

Advice provided by the central sustainability department 2017

2017

Sector	Number	Type of advice				Conclusion of advice			
		Client acceptance	Request for finance	Other requests	Approvals	Approved with conditions	Rejections	Pending	Withdrawn
Agriculture	65	34	29	2	32	32	0	0	1
Chemicals & Pharma	55	37	14	4	33	20	1	0	1
Defence	59	40	6	13	41	14	3	0	1
Energy & Public utilities	29	21	6	2	20	8	1	0	0
Fisheries	0	0	0	0	0	0	0	0	0
Forestry	6	5	0	1	1	3	2	0	0
Infrastructure	9	3	6	0	5	4	0	0	0
Manufacturing industry	67	40	20	7	40	26	0	0	1
Mining & Metals	99	66	33	0	41	53	2	0	3
Miscellaneous industries	7	2	2	3	7	0	0	0	0
Oil & Gas	77	33	36	8	31	39	5	0	2
Tobacco	3	2	0	1	2	0	1	0	0
Transport & Logistics	16	8	3	5	5	8	2	0	1
Other industries	45	30	11	4	30	11	3	0	1
Total	537	321	166	50	288	218	20	0	11

In 2017 we specifically addressed human rights issues in 226 sustainability assessments.

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
Total	499	286	195	18	315	167	15	0	2

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

International Clients Sustainability Risk Management

	2017			2016			2015		
	Processed	Declined	Total	Processed	Declined	Total	Processed	Declined	Total
Agriculture commodities	116	0	116	139	0	139	184	0	184
Energy commodities	108	0	108	175	1	176	244	0	244
Metal commodities	41	0	41	126	1	127	210	0	210
Energy	200	8	208	158	4	162	153	1	154
Transportation	184	0	184	174	0	174	263	2	265
Basic materials	50	4	54	n/a	n/a	n/a	n/a	n/a	n/a
Other Sectors	241	6	247	232	7	239	329	1	330
Total	940	18	958	1,004	13	1,017	1,383	4	1,387

Total sustainable assets under administration

(in EUR millions)	2017	2016	2015
Sustainable investments under management	6,507	6,240	5,271
Sustainable investment products	3,522	1,784	983
Sustainable savings products	79	161	177
Total	10,108	8,185	6,431

Financing

(in EUR millions)	2017	2016	2015
Sustainable financing "Groenbank"	79	150	216

Client complaints

Client complaints on security and privacy

	2017		2016	
	Complaints	Sustained	Complaints	Sustained
Client complaints about non-compliance with privacy guidelines by ABN AMRO in the Netherlands	57	4	62	6
Client complaints about non-compliance with regulations and voluntary codes by ABN AMRO in the Netherlands	98	14	31	9

Client focus

Contracts channel

(in millions)	2017	2016	2015
Internet Banking contracts	6.17	5.93	5.77

(in %)	2017	2016	2015
Stability of our digital services	99.68%	99.86%	99.80%

Employees

Number of employees

(in FTEs)	2017	2016	2015
Number of employees Global	19,954	21,664	22,048
Number of employees in the Netherlands	16,269	17,508	17,910

Number of employees per business line Global

(in FTEs)	2017	2016	2015
Private Banking	3,339	3,848	3,722
Retail Banking	5,192	5,262	5,844
Commercial Banking	2,773	n/a	n/a
Corporate & Institutional Banking	2,443	n/a	n/a
Group Functions	6,206	7,416	7,522

FTEs per business line men/women Global

(in FTEs)	2017			2016		
	Men	Women	Not registered	Men	Women	Not registered
Private Banking	1,739	1,600		1,952	1,896	
Retail Banking	2,515	2,677		2,498	2,764	
Commercial Banking	1,556	1,218		n/a	n/a	
Corporate & Institutional Banking	1,601	842		n/a	n/a	
Corporate Banking	n/a	n/a		3,134	2,004	
Group Functions	3,217	2,014	975	3,868	2,583	966
Total	10,628	8,351	975	11,451	9,247	966

Breakdown of employees by age in the Netherlands

(in %)	2017	2016	2015
< 24	1%	0%	0%
24 - 29	9%	8%	8%
30 - 39	25%	26%	26%
40 - 49	32%	33%	34%
50 - 59	27%	27%	27%
> 60	7%	5%	5%

Breakdown of employees by job level in the Netherlands

(in %)	2017	2016	2015
7 or lower	40%	38%	42%
8 - 9	22%	23%	22%
10 - 11	23%	24%	22%
Subtop	11%	12%	10%
Top	4%	4%	3%

Diversity of employees in the Netherlands

(in %)	2017		2016		2015	
	Men	Women	Men	Women	Men	Women
7 or lower	36%	64%	34%	66%	39%	61%
8 - 9	59%	41%	59%	41%	61%	39%
10 - 11	69%	31%	68%	32%	70%	30%
Subtop	72%	28%	74%	26%	75%	25%
Top	75%	25%	75%	25%	77%	23%

(in %)	2017	2016
Females in management positions, as percentage of total management workforce	33%	32.75%

Geographical distribution of employees

(in %)	2017	2016	2015
Netherlands	82%	81%	81%
Europe (other)	13%	12%	12%
Asia	2%	4%	4%
USA	2%	2%	2%
Other	1%	1%	1%

Absenteeism in the Netherlands

(in %)	2017	2016	2015
Absenteeism (trend total)	3.47%	3.64%	3.35%

Breakdown of employee contracts Global

(in %)	2017	2016	2015
Staff, permanent	80%	79%	79%
Staff, temporary	4%	4%	4%
Agency staff	6%	6%	5%
Contract staff	11%	11%	11%

Breakdown of workforce by employment contract Global

(in %)	2017	2016	2015
Full-time	77%	77%	76%
Part-time	23%	23%	24%

External in- and outflow Global

(in FTEs)	2017	2016	2015
Inflow	1,304	1,579	1,621
Outflow	2,695	2,053	1,867
- Natural turnover	639	599	579
- Reorganisation	1,205	725	459
- Other	851	729	829

Training costs Global

	2017	2016	2015
Total training costs (in EUR millions)	43.9	54.0	52.4
Part-time training costs as a percentage of staff costs (%)	1.83%	1.95%	2.10%

Environment

Energy consumption in the Netherlands

Electricity consumption in the Netherlands (kWh, GJ and kTon CO₂)

	2017			2016			2015		
	kWh Electricity	GJ Electricity	kTon CO ₂	kWh Electricity	GJ Electricity	kTon CO ₂	kWh Electricity	GJ Electricity	kTon CO ₂
Subtotal electricity consumption	89,174,563	321,028	35.60	97,957,451	352,647	38.97	107,662,201	387,584	42.95
Total purchased green electricity by certificates	89,174,563		-35.60	97,957,451		-38.97	107,662,201		-42.95

Natural gas consumption in the Netherlands (kWh, GJ and kTon CO₂)

	2017			2016			2015		
	kWh Natural gas	GJ Natural gas	kTon CO ₂	kWh Natural gas	GJ Natural gas	kTon CO ₂	kWh Natural gas	GJ Natural gas	kTon CO ₂
Subtotal natural gas	29,016,057	104,458	5.96	34,053,986	122,594	6.96	39,043,330	140,556	8.01
Total purchased green gas by certificates	17,557,778		-3.60	17,557,778		-3.59	8,778,889		-1.80

Heating and cooling in the Netherlands (kWh, GJ and kTon CO₂)

	2017			2016			2015		
	kWh District heating	GJ District heating	kTon CO ₂	kWh District heating	GJ District heating	kTon CO ₂	kWh District heating	GJ District heating	kTon CO ₂
Subtotal heating and cooling	19,039,468	68,542	2.02	14,898,056	53,633	1.90	21,521,219	77,476	2.59

¹ The CO₂ emission for 2016 was overstated and has been revised downwards by 1.08 kTon CO₂. The overstatement was caused by an inaccurate conversion factor for calculating the CO₂ emission for heating and cooling in the Netherlands.

Total energy consumption in the Netherlands (kWh, GJ and kTon CO₂)

	2017			2016			2015		
	Total kWh	Total GJ	Total kTon CO ₂	Total kWh	Total GJ	Total kTon CO ₂	Total kWh	Total GJ	Total kTon CO ₂
Total energy consumption in the Netherlands	137,230,089	494,028	4.37	146,909,493	528,874	5.27	168,227,418	605,619	8.80

¹ The CO₂ emission for 2016 was overstated and has been revised downwards by 1.08 kTon CO₂. The overstatement was caused by an inaccurate conversion factor for calculating the CO₂ emission for heating and cooling in the Netherlands.

Energy reduction in the Netherlands

(in %)	2017	2016	2015
Reduction in energy consumption compared with situation 2012	45.6%	41.7%	33.0%

Energy key figures in the Netherlands

	2017		2016		2015	
	kWh	GJ	kWh	GJ	kWh	GJ
Energy consumption per m ² (Total m ² in 2017: 543,914) (in kWh, GJ)	268.81	0.97	270.10	0.97	278.91	1.00
Energy consumption per FTE (in kWh, GJ)	9,774.11	35.19	9,590.64	34.53	10,634.17	38.28

Paper consumption in the Netherlands

	2017	2016	2015
Reduction compared with 2010 (%)	66.0%	62.1%	49.8%
Total in tons	1,159	1,318	1,744
Total paper use per fte (in kg/FTE)	60	73	97
Paper with FSC eco label (in tons)	1,159	1,305	1,693
Paper without FSC eco label (in tons)	0	13	51

Business travel by lease car in the Netherlands

	2017	2016
Total distance travelled by lease cars (in km)	76,237,044	85,373,657
Total CO ₂ emissions of lease cars (in kTon CO ₂)	14.21	15.91
Average per lease car (in km)	33,350	34,989
Average per FTE (in km)	4,686	4,876

Business air travel – total kilometres

(in kilometres)	2017		2016	
	Global ROW ¹	Netherlands	Global ROW ¹	Netherlands
Short-haul (up to 3,700 km)	10,504,867	9,105,070	9,643,297	8,241,767
Long haul	20,513,579	22,622,568	16,380,333	25,543,244
Total	31,018,446	31,727,638	26,023,630	33,785,011

¹ Rest of the world.

Business air travel – total number of flights

(in number of flights)	2017		2016	
	Global ROW	Netherlands	Global ROW	Netherlands
Short-haul (up to 3,700 km)	11,578	14,336	9,823	13,842
Long haul	2,546	2,700	1,955	2,942
Total	14,124	17,036	11,778	16,784

¹ June 2016: new travel policy. Changed definitions are related to the number of flights.

Emissions

CO₂ emissions air travel

(in kTon CO ₂)	2017		2016	
	Global ROW	Netherlands	Global ROW	Netherlands
Short-haul (up to 3,700 km)	1.78	1.55	1.64	1.40
Long haul	4.06	4.48	3.25	5.06
Total (in kTon CO₂)	5.85	6.03	4.88	6.46

¹ June 2016: new travel policy. Changed definitions are related to the number of flights.

Total CO₂ emissions

	2017			2016		
	kWh	GJ	kTon CO ₂	kWh	GJ	kTon CO ₂
Electricity	89,174,563	321,028	0.00	97,957,451	352,647	0.00
Natural gas, heating and cooling	48,055,526	173,000	4.37	48,952,042	176,227	5.27
	km		kTon CO ₂	km		kTon CO ₂
Business travel by car (lease cars NL)	76,237,044		14.21	85,373,657		15.91
Business air travel in the Netherlands	31,727,638		6.03	33,785,011		6.46
			kTon CO ₂			kTon CO ₂
Total CO₂ in kTon in the Netherlands			24.61			27.64
CO ₂ emissions in tons per FTE in the Netherlands			1.56			1.62

¹ The CO₂ emission for 2016 was overstated and has been revised downwards by 1.08 kTon CO₂. The overstatement was caused by an inaccurate conversion factor for calculating the CO₂ emission for heating and cooling in the Netherlands.

Mission 2030 results 2017^{1,2}

CO₂ profile: Commercial real estate portfolio type – houses

Energy label	A+++	A++	A+	A	B	C	D	E	F	G	No label available	Total
Percentage of properties in portfolio			0.01%	3.7%	6.9%	33.0%	23.5%	20.0%	8.0%	4.9%		
m ² rentable surface			2,480	96,833	65,975	321,790	284,787	238,401	98,679	67,981		1,176,926
Total CO₂ emissions in Kton	0.00	0.00	0.07	2.89	2.11	11.77	11.76	10.83	4.50	3.11	0.00	47.05

CO₂ profile: Commercial real estate portfolio type – non residential buildings

Sector	Office	Hotel	Shop without cooling	Total
Percentage	40.4%	9.0%	50.7%	100.0%
Total objecten	555	123	696	1,374
m ² rentable surface	1,812,346	61,975	1,032,013	2,906,334
Total CO₂ emissions in Kton	87.82	4.34	60.59	152.74
Total CO₂ emissions Real Estate clients portfolio				199.79

¹ According to the PCAF methodology: "Paving the way towards a harmonised Carbon Accounting Approach for the Financial Sector. A report by the Platform Carbon Accounting Financials (PCAF)": abnamro.com.

² Data Corporate Banking Portfolio Excl. Commercial Real estate not available yet.

CO₂ profile: Retail mortgages Portfolio

Energy label	A+++	A++	A+	A	B	C	D	E	F	G	Out of scope ¹	CRE ²	Total
Percentage in portfolio		0.48%	9.8%	17.0%	29.8%	8.8%	8.0%	11.0%	12.5%	2.6%			100.0%
Number of objects		3,968	80,881	139,867	246,023	72,566	66,156	90,355	103,086	21,851	209		824,962
Total CO₂ emissions in Kton		14.34	292.20	497.26	901.62	277.41	268.46	396.42	438.36	378.24	385.76		3,850.06

¹ Small part of retail portfolio is commercial real estate and is calculated in percentage of portfolio and in total CO₂.

² This part is not mandatory to carry a label, and is therefore not calculated in the percentage of the portfolio, but is calculated in total CO₂ emissions.

ABN AMRO Bank buildings & offices (Excl. CCA's, Schiphol & Daughters)

Energy label	A++++	A+++	A++	A+	A	B	C	D	E	F	G	Un-known	Total
Percentage in portfolio	0.5%	0.8%	0.0%	1.4%	63.1%	6.5%	3.5%	2.2%	1.6%	0.4%	2.5%	17.4%	100%
Number of objects	1	1	0	4	95	18	11	10	8	4	11	88	251
Total m ² per label	3,467	5,306	0	9,317	407,851	42,197	22,621	14,015	10,126	2,355	16,306	112,690	646,252
Total CO₂ emissions in Kton	0.00	0.00	0.00	0.08	2.36	0.24	0.10	0.08	0.05	0.02	0.11	0.80	3.83

Waste in the Netherlands

	2017			2016			2015		
	ton	%	kg/FTE	ton	%	kg/FTE	ton	%	kg/FTE
Containing paper	1,031	41.28%		1,380	48.44%		1,281	44.64%	
Items specified as hazardous materials (e.g. batteries, toner cartridges)	1	0.03%		2	0.08%		2	0.06%	
Other	452	18.08%		441	15.49%		340	11.86%	
Plastic	20	0.80%		17	0.59%		10	0.36%	
Residual waste	994	39.81%		1,009	35.40%		1,236	43.08%	
Total	2,497	100%		2,849	100%		2,869	100%	
Total kg waste per FTE			178			186			181
Residual waste reduction since 2012	223	18.31%		208	17.12%		-19	-1.57%	

All our waste is recycled and/or used for the production of energy. Our waste does not end up in landfill.

Water usage in the Netherlands

	2017	2016	2015
Water usage in cubic meters	118,680	175,591	209,719

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

	2017	2016	2015
1st Class	474	500	507
2nd Class	5,692	6,679	6,497
Total	6,166	7,179	7,004

Community

ABN AMRO Foundation in the Netherlands

(in millions)	2017	2016	2015
Net contribution devoted directly to social projects (in EUR)	937,000	937,000	685,000
Number of times employees volunteered (excl. food parcel campaign)	10,276	12,760	10,045
Number of food parcels	0	391	5,156
Number of projects	317	409	353

Social sponsorship¹

(in EUR)	2017	2016	2015
Donations	95,000	110,000	125,000
Sponsorship	670,000	570,000	710,000

¹ To the best of our knowledge we did not donate to politicians and/or organizations with political aims.

Basis for reporting

This document is a supplement to ABN AMRO's 2017 Integrated Annual Review.

Data collection

All our business lines are closely involved in the process of reporting sustainability-related data. 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 'Progress on sustainability targets', see page 3. The majority of the sustainability figures presented in this document have been collected by Credit360, the data collection system we implemented in 2016. This system includes multiple checks, e.g. it will only accept a 5% difference in data on the previous year on receipt of a statement confirming that this deviation is correct. Additionally, every figure provided must be verified by a superior in keeping with the four eyes principle. This is how we aim to minimise inconsistencies and errors. Credit360 uses a manual – developed by ABN AMRO – that includes our definitions of every data point. This approach leaves no room for estimation and requires us to stick to the definitions. This year, our sustainability figures were derived from Credit360 for the second time and these figures are reported at least annually.

Sustainability governance

The governance of sustainability-related material topics is described in our Integrated Annual Review for 2017. At ABN AMRO, 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 progress on a quarterly basis. In addition, a sustainable risk report is created monthly as part of the bank's overall risk measures. This report covers both strategic and sustainability risk-related issues. Sustainable Banking develops and maintains the sustainability risk management framework for the bank as a whole and provides advice on clients operating in industries facing higher sustainability risks (for the latter, please see the Annual Report 2017).

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"> • real estate. • financial institutions. • energy, commodities and transport (ECT).
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"> • Natural turnover: employees that leave the bank of their own volition during the reporting period; this includes employees retiring or taking early retirement. • Reorganisation: employees leaving the bank based on the social plan after having been given notice. • 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.
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 (data.worldbank.org/income-level/OECD).
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 Management¹

Client acceptance process	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.
Credit process	The process to observe when applying for/changing/extending a credit facility: sustainability assessments are part of that process.

¹ Performed Sustainability screenings and assessments.

Facility Management Legend to Waste

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

Human Resources Legend to Diversity of employees NL

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