

sustainability figures 2014

ABN AMRO Group N.V.

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sustainable figures 2014

Application of Equator Principles

Category and numbers of projects assessed in 2014 that have reached financial close¹

2014

Country	Category			
Risk classification	A	B	C	Total
Emerging markets	0	0	0	0
High-Income OECD	0	0	0	0
Total	0	0	0	0

2014

Region	Category			
Risk classification	A	B	C	Total
Africa	0	0	0	0
Asia	0	0	0	0
Europe	0	0	0	0
Middle East	0	0	0	0
North America	0	0	0	0
South America	0	0	0	0
Total	0	0	0	0

2014

Sector	Category			
Risk classification	A	B	C	Total
Energy production	0	0	0	0
Infrastructure	0	0	0	0
Mining	0	0	0	0
Oil & Gas	0	0	0	0
Telecom	0	0	0	0
Total	0	0	0	0

¹ Following the adoption and implementation of Equator Principles III, the scope of reporting has changed from “number of transactions screened and closed” to “number of transactions that have reached financial close”. In 2014, none of the transaction that have been screened and assessed against the Equator Principles have reached financial close; the number of Equator Principles transactions reported for the year 2014 is therefore null. Additionally, considering the change in reporting scope, a comparison with 2013 is no longer relevant and is therefore no longer reported on.

Application of Equator Principles Framework to other transactions

2014

Sector	Category			
Risk classification	A	B	C	Total
Oil & Gas		3		3
Total		3		3

Advice provided by the central sustainability department 2014

2014

Sector	Number	Type of advice					Conclusion of advice		
		Client acceptance	Request for finance	Other requests	Approvals	Qualified approvals	Rejections	Pending	Withdrawn
Agriculture	52	22	28	2	42	9	1		
Chemicals & Pharma	87	78	7	2	80	4		3	
Defence	27	10	13	4	14	4	4	1	4
Energy & Public utilities	39	27	8	4	31	7		1	
Fisheries	1		1			1			
Forestry	7	7			4	3			
Infrastructure	5	2	2	1	3	1			1
Manufacturing industry	37	29	7	1	24	11	1	1	
Mining & Metals	43	39	4		18	24			1
Miscellaneous industries	17	16		1	10	6			1
Oil & Gas	87	54	31	2	58	20	3	3	3
Tobacco	4	4			3	1			
Transport & Logistics	16	12	2	2	8	4	2	1	1
Other industries	22	15	4	3	20	1			1
Total	444	315	107	22	315	96	11	10	12

Advice provided by the central sustainability department 2013

Sector	Number	Type of advice					Conclusion of advice		
		Client acceptance	Request for finance	Other requests	Approvals	Qualified approvals	Rejections	Pending	Withdrawn
Agriculture	26	21	5		17	7	2		
Chemicals & Pharma	23	23			17	4		1	
Defence	32	21	10	1	18	9	5		
Energy & Public utilities	40	39	1		31	8		1	
Fisheries	4		4			4			
Forestry	4	3	1		2	2			
Infrastructure	2	1	1		2				
Manufacturing industry	14	12		2	12	1		1	
Mining & Metals	66	64	2		41	18			1
Miscellaneous industries	29	28	1		21	7			
Oil & Gas	61	61			42	14	2	2	1
Tobacco	7	7			5	2			
Transport & Logistics	8	5	2	1	4	1	1	1	1
Other industries	19	17		2	16	1		1	1
Total	335	302	27	6	228	78	14	11	4

International Clients Sustainability Risk Management

	2014			2013			2012		
	Client acceptance process	Credit process	Total	Client acceptance process	Credit process	Total	Client acceptance process	Credit process	Total
Agriculture commodities	179	108	287	160	89	249	109	99	208
Energy	183	107	290	129	63	192	81	69	150
Energy commodities	234	77	311	193	82	275	132	86	218
Metal commodities	231	68	299	187	50	237	121	92	213
Transport	302	68	370	208	52	260	131	28	159
Other sectors	38	96	134	26	26	52	14	17	31
Total	1,167	524	1,691	903	362	1,265	588	391	979

Total sustainable assets under administration

(in EUR millions)	2014	2013	2012
Sustainable investments under management	4,244	3,217	3,310
Sustainable investment products	949	1,195	1,374
Sustainable savings products	205	238	248
Total	5,399	4,649	4,931

Financing

(in EUR millions)	2014	2013	2012
Sustainable financing "Groenbank"	305	392	502

Client complaints

Client complaints on security and privacy

	2014		2013	
	Complaints	Sustained	Complaints	Sustained
Client complaints about non-compliance with privacy guidelines by ABN AMRO in the Netherlands	50	3	52	3
Client complaints about non-compliance with regulations and voluntary codes by ABN AMRO in the Netherlands	28	0	28	1

Client focus

Contracts channel

(in millions)	2014	2013	2012
Internet Banking contracts	5.6	5.4	5.4
Number of households using Internet Banking	3.6	3.5	3.4

Employees

Number of employees

(in FTEs)	2014	2013	2012
Number of employees Global	22,215	22,289	23,059
Number of employees Netherlands	18,250	18,550	19,290

Number of employees per business line Global

(in FTEs)	2014	2013	2012
Private Banking	3,599	3,442	3,648
Retail Banking	6,258	6,503	6,335
Corporate Banking	4,995	5,022	5,391
Group Functions	7,362	7,321	7,685

FTEs per business line men/women Global

(in FTEs)	2014			2013		
	Men	Women	Not registered	Men	Women	Not registered
Private Banking	1,815	1,784		1,731	1,711	
Retail Banking	2,974	3,284		2,991	3,513	
Corporate Banking	3,024	1,972		3,077	1,945	
Group Functions	3,970	2,575		4,053	2,542	
Total	11,783	9,614	817	11,852	9,711	725

Breakdown of employees by age in the Netherlands

(in %)	2014	2013	2012
< 24	0	0	1
24 - 29	7	7	7
30 - 39	25	26	26
40 - 49	35	35	35
5 - 59	27	27	26
≥ 60	6	5	5

Breakdown of employees by job level in the Netherlands

(in %)	2014	2013	2012
7 or lower	46	48	49
8 - 9	21	20	20
10 - 11	21	20	20
Subtop	9	9	9
Top	3	3	2

Diversity of employees in the Netherlands

(in %)	2014		2013		2012	
	Men	Women	Men	Women	Men	Women
7 or lower	35	65	35	65	35	65
8 - 9	60	40	61	39	61	39
10 - 11	70	30	71	29	73	27
Subtop	76	24	78	22	78	22
Top	80	20	81	19	83	16 ¹

¹ Due to roundings.

Geographical distribution of employees

(in %)	2014	2013	2012
Netherlands	83	84	84
Europe (other)	11	11	12
Asia	4	3	3
USA	2	1	1
Other	1	1	< 1

Absenteeism in the Netherlands

(in %)	2014	2013	2012
Absenteeism (trend total)	3.27	3.52	3.86

Breakdown of employee contracts Global

(in %)	2014	2013	2012
Staff, permanent	82	85	86
Staff, temporary	4	4	4
Agency staff	4	4	4
Contract staff	9	7	6

Breakdown of workforce by employment contract Global

(in %)	2014	2013	2012
Full-time	77	77	74
Part-time	23	23	26

External in- and outflow Global

(in FTEs)	2014	2013
Inflow	1,876	1,192
Outflow	1,950	1,962
- Natural turnover	640	677
- Reorganisation	333	403
- Other	977	882

Training costs Global

	2014	2013	2012
Total training costs (in EUR millions)	47	43.9	41
Training costs as a percentage of total staff costs (in %)	1.8	1.9	1.9

Environment

Energy consumption in the Netherlands

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

	2014			2013			2012		
	kWh Electricity	GJ Electricity	kTon CO ₂	kWh Electricity	GJ Electricity	kTon CO ₂	kWh Electricity	GJ Electricity	kTon CO ₂
Subtotal electricity consumption	119,233,182	429,239	48.17	135,378,097	488,730	0	160,254,772	576,917	4.3
Total purchased green electricity by certificates	135,000,000		48.17	135,378,097			150,000,000		

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

	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	32,887,889	118,395	6.75	49,600,013	179,061	10.03	59,414,653	213,893	12.00

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

	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	21,526,004	77,493	2.13	26,450,730	95,490	5.34	32,430,000	117,090	6.55
Total energy consumption in the Netherlands	173,647,075	625,128	8.88	211,428,840	763,281	15.37	252,099,425	907,900	22.85

Energy reduction

(in %)	2014	2013
Reduction in energy consumption compared with 2012	31	16

Energy key figures

	2014		2013		2012	
	kWh	GJ	kWh	GJ	kWh	GJ
Energy consumption per m ² (Total m ² in 2014: 635,062) (in kWh, GJ)	273.43	0.98	298.32	1.08	310.34	1.12
Energy consumption per FTE (in kWh, GJ)	11,030.11	39.71	13,094.81	47.14	14,971.39	53.9

Paper consumption in the Netherlands

	2014	2013	2012
Reduction compared with 2010 (in %)	40.1	32.7	23.4
Total (in tons)	2,081	2,338	2,660
Total paper use per FTE (in kg/FTE)	94	126	138
Paper with FSC eco label (in tons)	2,052	2,300	2,601
Paper without FSC eco label (in tons)	29	38	59

Business travel by lease car in the Netherlands

	2014	2013
Total distance travelled by lease cars (in kilometres)	94,889,178	105,612,495
Total CO ₂ emissions of lease cars (in kTon CO ₂)	17.98	20.09
Average per lease car (in kTon CO ₂)	36,608	37,142
Average per fte (in km)	5,199	5,693

Business air travel – total kilometres

	2014		2013
(in kilometres)	Global	Netherlands	Netherlands
Short haul (up to 3,700 km)	12,291,849	7,215,726	
Long haul	45,134,351	26,778,720	
Total	57,426,200	33,994,446	28,573,886

Business air travel – total number of flights

	2014		2013
(in number of flights)	Global	Netherlands	Netherlands
Short haul (up to 3,700 km)	1,382	6,332	
Long haul	1,802	3,198	
Total	3,184	9,530	7,894

Emissions

CO₂ emissions air travel

(in kTon CO ₂)	2014		2013
	Global	Netherlands	Netherlands
Short haul (up to 3,700 km)	2.04	1.20	1.17
Long haul	9.49	5.63	5.10
Total	11.53	6.83	6.27

Total CO₂ emissions

	2014			2013		
	kWh	GJ	kTon CO ₂	kWh	GJ	kTon CO ₂
Electricity	119,233,182	429,239	0.00	135,378,097	488,73	0.00
Natural gas, Heating and Cooling	54,413,893	195,888	8.88	76,050,743	274,551	15.37
	km	kTon CO ₂		km	kTon CO ₂	
Business travel by car (lease cars)	94,889,178	17.98		105,612,495	20.09	
Business air travel in the Netherlands	33,994,446	6.83		28,573,886	6.27	
		kTon CO ₂			kTon CO ₂	
Total CO ₂ in kTon in the Netherlands		33.69			41.73	
CO ₂ emissions in tons per FTE in the Netherlands		1.85			2.25	

Waste

	2014			2013			2012		
	ton	%	kg/FTE	ton	%	kg/FTE	ton	%	kg/FTE
Containing paper	1,709	53.1		1,724	56.3		2,185	58.6	
Items specified as hazardous materials (e.g. batteries, toner cartridges)	3	0.1		4	0.1		12	0.3	
Other	238	7.4		207	6.8		303	8.1	
Plastic	19	0.6		19	0.6		26	0.7	
Residual waste	1,248	38.8		1,110	36.2		1,205	32.3	
Total	3,217	100		3,064	100		3,731	100	
Total kg waste per FTE	204			190			193		
Residual waste reduction in 2014 since 2012 (in ton, %)	- 31	- 2.4		107	8.8				

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

	2014	2013	2012
1st class	447	287	n.a.
2nd class	6,001	5,812	n.a.
Total	6,448	6,099	6,031

Community

ABN AMRO Foundation in the Netherlands

	2014	2013	2012
Net contribution devoted directly to social projects (in EUR)	685,000	700,000	1,015,000
Number of times employees volunteered (excl. food parcel campaign)	11,811	11,707	13,561
Number of food parcels	6,220	7,423	5,038
Number of projects	309	358	403

Social sponsorship

(in EUR)	2014	2013	2012
Donations	125,735	150,000	25,000
Sponsorship	672,170	548,000	91,600

