

ABN AMRO Group N.V.

Sustainability figures 2015

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Application of Equator Principles

Category and numbers of projects assessed in 2015 that have reached financial close

2015

Country	Category			
Risk classification	A	B	C	Total
Emerging markets/Non Designated Countries			1	1
High-Income OECD/Designated Countries		4	2	6
Total	0	4	3	7

2015

Region	Category			
Risk classification	A	B	C	Total
Africa				0
Asia				0
Europe		2	2	4
Middle East				0
North America		2	1	3
South America				0
Total	0	4	3	7

2015

Sector	Category			
Risk classification	A	B	C	Total
Manufacturing			1	1
Energy production				
Infrastructure				
Mining				
Renewables		2	1	3
Oil & gas		2		2
Telecom			1	1
Total	0	4	3	7

Application of Equator Principles Framework to other transactions

2015

Sector	Category			
Risk classification	A	B	C	Total
Oil & Gas		2		2
Total	0	2	0	2

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		Client acceptance	Request for finance	Other requests	Approvals	Qualified approvals	Rejections	Pending	Withdrawn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

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

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		Client acceptance	Request for finance	Other requests	Approvals	Qualified approvals	Rejections	Pending	Withdrawn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

In 2014 we specifically addressed human rights issues in 167 sustainability assessments.

International Clients Sustainability Risk Management

	2015				2014			2013		
	Client acceptance	Credit process	Declined	Total	Client acceptance	Credit process	Total	Client acceptance	Credit process	Total
Agriculture commodities	112	72		184	179	108	287	160	89	249
Energy commodities	162	82		244	234	77	311	193	82	275
Metal commodities	152	58		210	231	68	299	187	50	237
Energy	79	74	1	154	183	107	290	129	63	192
Transportation	145	118	2	265	302	68	370	208	52	260
Other ECT		144		144						
Other IC	54	131	1	186	38	96	134	26	26	52
Total	704	679	4	1,387	1,167	524	1,691	903	362	1,265

Total sustainable assets under administration

(in EUR millions)	2015	2014	2013
Sustainable investments under management	5,271	4,181	3,217
Sustainable investment products	983	949	1,195
Sustainable savings products	177	205	238
Total	*6,430	5,335	*4,649

* Due to roundings.

Financing

(in EUR millions)	2015	2014	2013
Sustainable financing "Groenbank"	216	305	392

Client complaints

Client complaints on security and privacy

	2015		2014	
	Complaints	Sustained	Complaints	Sustained
Client complaints about non-compliance with privacy guidelines by ABN AMRO in the Netherlands	56	10	50	3
Client complaints about non-compliance with regulations and voluntary codes by ABN AMRO in the Netherlands	91	2	28	0

Client focus

Contracts channel

(in millions)	2015	2014	2013
Internet Banking contracts	5.8	5.6	5.4

Employees

Number of employees

(in FTEs)	2015	2014	2013
Number of employees Global	22,048	22,215	22,289
Number of employees Netherlands	17,908	18,250	18,550

Number of employees per business line Global

(in FTEs)	2015	2014	2013
Private Banking	3,722	3,598	3,523
Retail Banking	5,844	6,257	6,227
Corporate Banking	4,959	5,012	5,252
Group Functions	7,522	7,346	7,287

FTEs per business line men/women Global

(in FTEs)	2015			2014		
	Men	Women	Not registered	Men	Women	Not registered
Private Banking	1,887	1,836		1,813	1,784	
Retail Banking	2,771	3,073		2,973	3,283	
Corporate Banking	3,018	1,941		3,037	1,974	
Group Functions	3,989	2,647	886	3,957	2,571	
Total	11,665	9,497	886	11,782	9,614	817

Breakdown of employees by age in the Netherlands

(in %)	2015	2014	2013
< 24	0	0	0
24 - 29	8	7	7
30 - 39	26	25	26
40 - 49	34	35	35
50 - 59	27	27	27
> 60	5	6	5

Breakdown of employees by job level in the Netherlands

(in %)	2015	2014	2013
7 or lower	42	46	48
8 - 9	22	21	20
10 - 11	22	21	20
Subtop	10	9	9
Top	3	3	3

Diversity of employees in the Netherlands

(in %)	2015		2014		2013	
	Men	Women	Men	Women	Men	Women
7 or lower	39	61	35	65	35	65
8 - 9	61	39	60	40	61	39
10 - 11	70	30	70	30	71	29
Subtop	75	25	76	24	78	22
Top	77	23	80	20	81	19

Geographical distribution of employees

(in %)	2015	2014	2013
Netherlands	81	83	84
Europe (other)	12	11	11
Asia	4	4	3
USA	2	2	1
Other	1	1	1

Absenteeism in the Netherlands

(in %)	2015	2014	2013
Absenteeism (trend total)	3.35	3.27	3.52

Breakdown of employee contracts Global

(in %)	2015	2014	2013
Staff, permanent	79	82	85
Staff, temporary	4	4	4
Agency staff	5	4	4
Contract staff	11	9	7

Breakdown of workforce by employment contract Global

(in %)	2015	2014	2013
Full-time	76	77	77
Part-time	24	23	23

External in- and outflow Global

(in FTEs)	2015	2014	2013
Inflow	1,621	1,876	1,192
Outflow	1,868	1,950	1,962
- Natural turnover	579	640	677
- Reorganisation	459	333	403
- Other	829	977	882

Training costs Global

	2015	2014	2013
Total training costs (in EUR millions)	52.4	47	43.9
Training costs as a percentage of staff costs (%)	2.1	1.8	1.9

Environment

Energy consumption in the Netherlands

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

	2015			2014			2013		
	kWh Electricity	GJ Electricity	kTon CO ₂	kWh Electricity	GJ Electricity	kTon CO ₂	kWh Electricity	GJ Electricity	kTon CO ₂
Subtotal electricity consumption	107,662,201	387,583	42.95	119,233,182	429,239	48.17	135,378,097	488,73	0
Total purchased green electricity by certificates	115,000,000		-42.95	135,000,000		-48.17	135,378,097		

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

	2015			2014			2013		
	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	39,043,824	140,557	8.01	32,887,889	118,395	6.75	49,600,013	179,061	10.03
Total purchased green gas by certificates	8,778,959		-1.8						

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

	2015			2014			2013		
	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	21,521,393	77,476	3.67	21,526,004	77,493	2.13	26,450,730	95,49	5.34

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

	2015			2014			2013		
	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	168,227,418	605,617	9.88	173,647,075	625,128	8.88	211,428,840	763,281	15.37

Energy reduction in the Netherlands

(in %)	2015	2014	2013
Reduction in energy consumption compared with situation 2012	33	31	16

Energy key figures in the Netherlands

	2015		2014		2013	
	kWh	GJ	kWh	GJ	kWh	GJ
Energy consumption per m ² (Total m ² in 2014: 635,062) (in kWh, GJ)	273.46	0.98	273.43	0.98	298.32	1.08
Energy consumption per FTE (in kWh, GJ)	10,634.17	38.28	11,030.11	39.71	13,094.81	47.14

Paper consumption in the Netherlands

	2015	2014	2013
Reduction compared with 2010 (%)	49.8	40.1	32.7
Total in tons	1,744	2,081	2,338
Total paperuse per fte (in kg/FTE)	97	94	126
Paper with FSC eco label (in tons)	1,693	2,052	2,300
Paper without FSC eco label (in tons)	51	29	38

Business travel by lease car in the Netherlands

	2015	2014
Total distance travelled by lease cars (in km)	88,824,995	94,889,178
Total CO ₂ emissions of lease cars (in kTon CO ₂)	16.55	17.98
Average per lease car (in km)	35,874	36,608
Average per FTE (in km)	4,959	5,199

Business air travel – total kilometres

(in kilometres)	2015		2014	
	Global ROW*	Netherlands	Global	Netherlands
Short-haul (up to 3,700 km)	8,071,651	7,056,298	12,291,849	7,215,726
Long haul	16,976,661	30,135,029	45,134,351	26,778,720
Total	25,048,312	37,191,327	57,426,200	33,994,446

* Rest of the world.

Business air travel – total number of flights

(in number of flights)	2015		2014	
	Global ROW	Netherlands	Global ROW	Netherlands
Short-haul (up to 3,700 km)	8,842	13,140	1,382	6,332
Long haul	1,983	3,709	1,802	3,198
Total number of flights	*10,825	*16,849	3,184	9,530

* June 2015 new travel policy. Changed definitions are related to the number of flights.

Emissions

CO₂ emissions air travel

(in number of flights)	2015		2014	
	Global ROW	Netherlands	Global	Netherlands
Short-haul (up to 3,700 km)	1.37	1.20	2.04	1.20
Long haul	3.36	5.97	9.49	5.63
Total (in kTon CO₂)	4.73	7.17	11.53	6.83

¹ June 2015 new travel policy. Changed definitions are related to the number of flights.

Total CO₂ emissions

(in kTon CO ₂)	2015			2014		
	kWh	GJ	kTon CO ₂	kWh	GJ	kTon CO ₂
Electricity	107,662,201	387,583	0	119,233,182	429,239	0.00
Natural gas, Heating and Cooling	60,565,217	218,033	9.88	54,413,893	195,888	8.88
	km		kTon CO ₂	km		kTon CO ₂
Business travel by car (lease cars NL)	88,824,995		16.55	94,889,178		17.98
Business air travel in the Netherlands	37,191,327		7.17	33,994,446		6.83
			kTon CO ₂			kTon CO ₂
Total CO₂ in kTon in the Netherlands			33.60			33.69
CO ₂ emissions in tons per FTE in the Netherlands			1.95			1.85

Waste in the Netherlands

	2015			2014			2013		
	ton	%	kg/FTE	ton	%	kg/FTE	ton	%	kg/FTE
Containing paper	1,281	44.6		1,709	53.1		1,724	56.3	
Items specified as hazardous materials (e.g. batteries, toner cartridges)	2	0.1		3	0.1		4	0.1	
Other	340	11.9		238	7.4		207	6.8	
Plastic	10	0.4		19	0.6		19	0.6	
Residual waste	1,236	43.1		1,248	38.8		1,11	36.2	
Total	2,869	100		3,217	100		3,064	100	
Total kg waste per FTE			181			204			190
Residual waste reduction in 2014 since 2012 (in ton, %)	-19	-0.9		- 31	- 2.4		107	8.8	

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

(in millions)	2015	2014	2013
1st class	507	447	287
2nd class	6,497	6,001	5,812
Total	7,004	6,448	6,099

Community

ABN AMRO Foundation in the Netherlands

	2015	2014	2013
Net contribution devoted directly to social projects (in EUR)	685,000	685,000	700,000
Number of times employees volunteered (excl. food parcel campaign)	10,045	11,811	11,707
Number of food parcels	5,156	6,220	7,423
Number of projects	353	309	358

Social sponsorship

(in EUR)	2015	2014	2013
Donations	125,000	125,735	150,000
Sponsorship	710,000	672,170	548,000

Basis for reporting

We publish ABN AMRO's Annual Report for everyone who is interested in ABN AMRO and its performance. This is a diverse group of stakeholders. The bank's stakeholders include clients, employees, investors/ shareholders and the society-at-large.

We have introduced a new way of reporting on and communicating our sustainability performance which will help us get the right information across to the right stakeholders. In addition to the Annual Report, we issue quarterly newsletters providing in-depth information on our sustainability practices. Each of these newsletters has an explicit focus and hence is targeted at specific stakeholder groups. We have published sustainability guides on specific sectors (Diamond Jewellery, Fashion, Human Rights and the Circular Economy), sharing our expertise and inviting clients to work with us to promote greater sustainability. ABN AMRO views this way of reporting as complementary, comprehensive and complete.

Our integrated Annual Report covers the period from 1 January 2015 to 31 December 2015. The scope of the material topics relates merely to the Netherlands, as the majority of our activities take place in the Netherlands. In 2015, there were no major acquisitions or divestments that influenced our reporting on the material topics. In our Integrated Annual Report the material topics relating to our long-term sustainability strategy, are discussed in the relevant business lines.

Reporting standards

In order to better accommodate our stakeholders, we have selected the issues they would like to see addressed in our reporting, taking the GRI G4 reporting standard (including the Financial Service Sector Supplement) as our guideline. By implementing GRI G4 we have further improved the quality of our report. An overview of the GRI indicators is contained in our GRI Index and can be found at abnamro.com. Other relevant information is presented in our Integrated Annual Report and on our corporate website. We have drawn up this report in accordance with the GRI G4 Core guidelines.

In 2014, we performed a materiality analysis that revealed the material issues according to our internal and external stakeholders against the importance for our business. In 2015 we conducted multi-stakeholder dialogues in order to deepen our understanding of, and approach to, these material issues.

A full description of this process is available on our website abnamro.com/sustainablebanking.

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. As far as quantitative data are concerned, the data in our Integrated Annual Report only presents information that is directly or indirectly related to a specific material issue. In 2015, we translated our material focus areas into metrics, enabling us to report on our progress in a concrete and transparent manner.

We obtained assurance on a distinct set of quantitative data that are related to most of the material topics. That data that are in scope of the report are marked as such in the text. Our focus on requesting verification of data relating to material topics brings us a step closer to a fully assured report containing material topics that are in line with our long-term sustainability strategy. In order to ensure continuity, we present with this Sustainability Facts and Figures 2015 report, a comprehensive set of quantitative data.

The future

Our goal going forward is to present a fully assured report that will bring us a step closer to meeting our stakeholders' wishes every year. We are making every effort to formulate our internal quantifiable targets in alignment with the wishes and demands of our external stakeholders. Our goal is to accurately measure and report on our progress by means of metrics. We aim to receive assurance on the complete report in the coming years. In this way, ABN AMRO will seek to steer its organisation towards a more sustainable future.

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: • 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: • 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 (http://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 advice has been given is approved and the financing documentation has been signed.
Not approved	The financing request for which an Equator Principle compliance advice 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*

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.

* 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.