



Rabobank

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Rabobank in the Netherlands



- Cooperative Bank
- 1,9 million members
- Assets €750 billion
- Rabobank worldwide € 7,7 billion in sustainable loans
- Largest SME bank:
 - 43% market share in SME in Holland
 - 85% market share in Agri sectors (farmers)



Rabobank and sustainable strategy



Green Bank for innovative green investments

Special programs for SME's:

- Solar panels / low interest rates
- Corporate Sustainable Policy: a greener company gets a better risk rating
- Innovation Desk for innovative clients
- Contacts with Government for facilitating Green (sustainable) companies.
- Ongoing dialog with members and clients about changes



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- Basis is a tax regulation in the Netherlands
- PPP , it is a Private Public Partnership
- For funding: tax benefit individual 1,9%
- For lending: interest benefit of 0,95%
- 40 categories ; most important ones:
 - Wind, Solar and Geothermal Energy →
 - Sustainable Housing, Offices
 - Sustainable Glass houses in Horticulture



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- Most important: long term reliable government policy
- Involvement of Institutional Investors
- Banks assist in finding Institutionals
- Consistent national and international policy creates a sound infrastructure and entrepreneurship for green investments
- EU commitment and facilities for sustainable strategy.



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