Rabobank

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Huub Keulen, Rabo Green Bank
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
Rabo Green Bank

- 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
Rabobank

• 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.