



Innovation & Technology

# Sustainability @ ABN AMRO

Sept 2023  
Mel Jacobs

# Welcome!



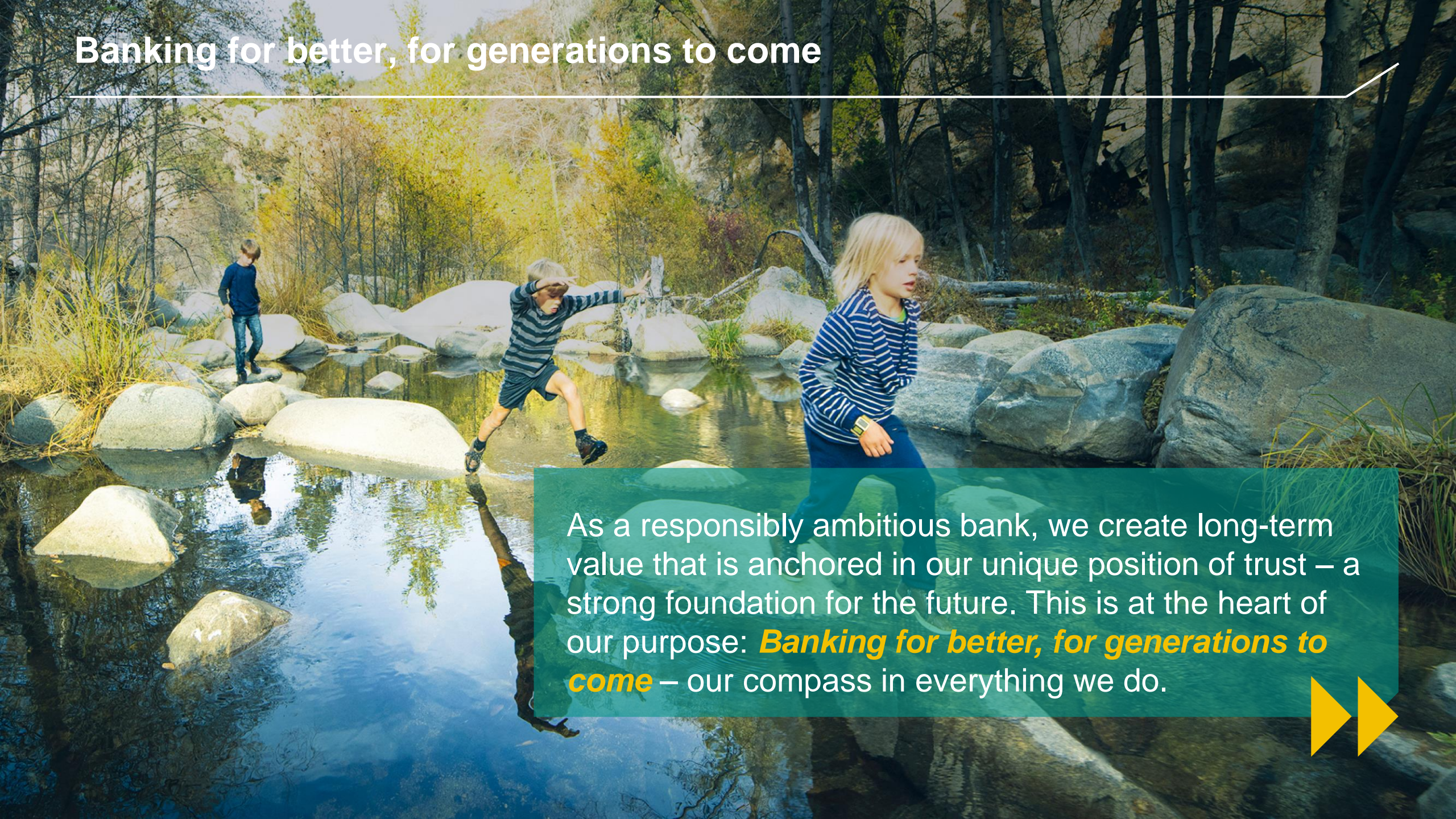
**Mel Jacobs**

*CIO Wealth Management & Corporate Banking*

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# Banking for better, for generations to come

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As a responsibly ambitious bank, we create long-term value that is anchored in our unique position of trust – a strong foundation for the future. This is at the heart of our purpose: **Banking for better, for generations to come** – our compass in everything we do.





*Banking for better, for generations to come*

Our business model

**NL and NW-EU market leader in our target client segments that value expertise and relationships**

Our strategic pillars



**Reinvent the customer experience**



**Support our customers' transition to sustainability**



**Build a future proof bank**

- **A personal bank in a digital age**
- Winning the hearts of our clients
- First choice partner for our clients in sustainability
- Digital by design and rigorously simplified operating model
- Culture and regulatory agenda as a clear priority
- Committed to deliver on our targets and attractive distributions for shareholders



## Reinvent the Customer experience

We care for our clients. We help them pursue their ambitions and move forward responsibly. To do so, we are constantly innovating our services and exploring new business models. Our clients expect convenience in their daily banking services. At key moments, they want access to our premium advisory services and first-class solutions. We offer them a customer journey that makes their lives easier and adds value to their business.



## Support our clients' transition to sustainability

We believe that all our clients will be affected by the transition to sustainability in one way or another in the years ahead. By making sustainability an integral part of our business, we are maximising our impact on society. We provide distinctive expertise and are embedding sustainability in our products and services.



## Build a future-proof bank

Building a future-proof bank means we will work together more efficiently, use our data more effectively, and give our people the room to grow and the freedom to experiment..



## Accelerating the sustainability shift

We believe that all our clients will be affected by the transition to sustainability in one way or another in the years ahead. By making **sustainability an integral part of our business**, we are maximising our impact on society.

Our focus is on **climate change**, **circular economy** and **social impact**. We provide distinctive expertise and are embedding sustainability in our products and services.

### Climate change – renewable energy



- We make our buildings, travels and applications more energy efficient
- We purchase the energy we use as sustainable as possible
- And compensate the CO2 for the remaining emissions

### Circular economy – Green Lease



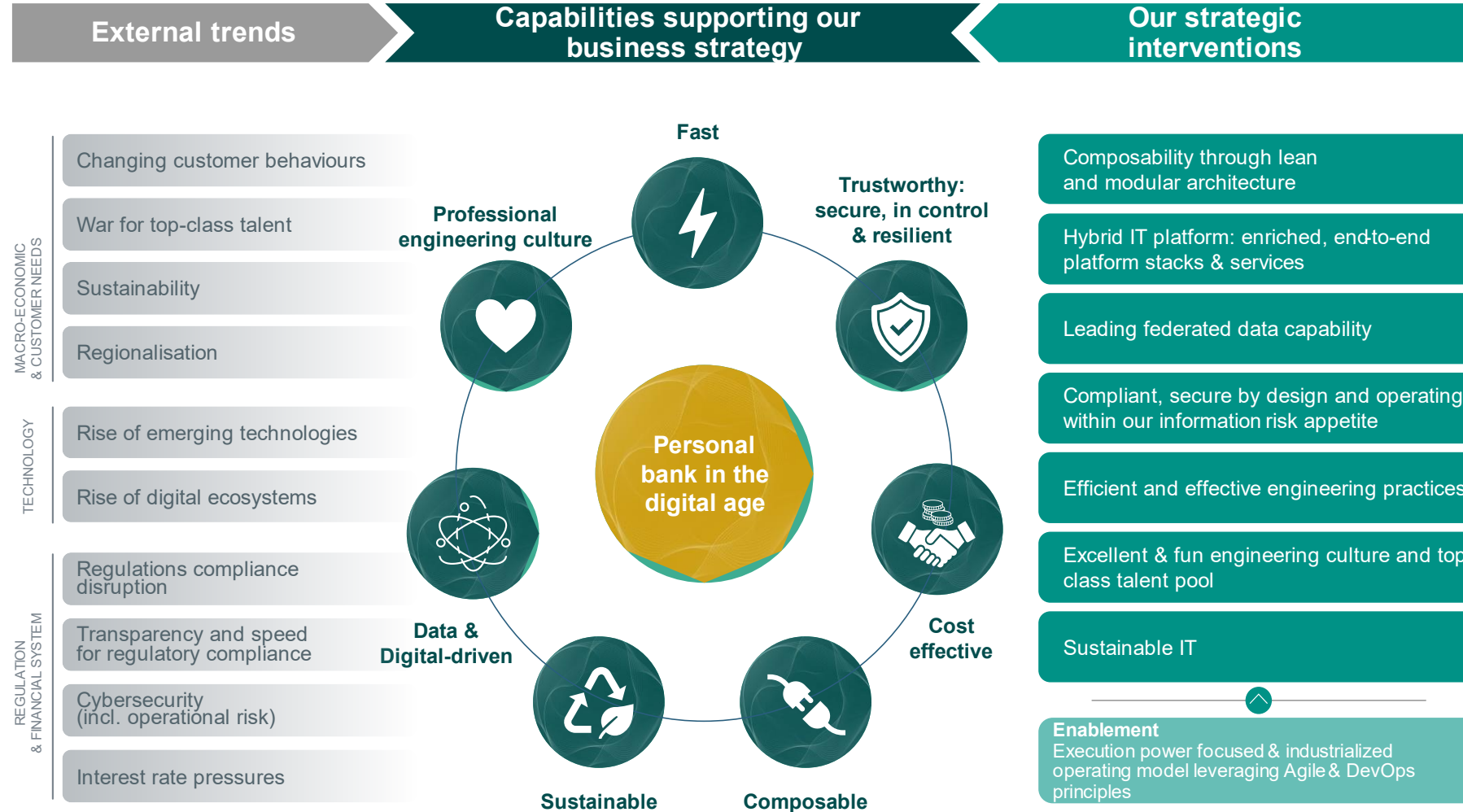
- We choose to redevelop our new HQ instead of new construction
- We opt for reuse where possible (f.e. giving away laptops to youth education fund schools)

### Social impact - Social entrepreneurship



- We have a Coding Buddy Program to learn disadvantaged students the basics of coding
- And the program 'Social Point' to contribute to equality of opportunity

# IT Strategy: Our IT ambition





# Milestones – Sustainable IT



## Milestones

- **IT Targets are set**
  - Aligned to corp. Sustainability Targets
  - Integrated into IT strategy
- **Dedicated Team installed**
  - Approach defined (see model aside)
- **Dashboard created** (Energy/CO2 Metric)
- **Basic Toolbox provided**
- **Awareness raised** in the IT organization
  - Workshop(s) developed
- **Partnerships formed** (like with NCDD)
- **Knowledge mgt. organized** (Intranet/teams)



## Up next

- **Embedding** (implementation in IT Processes & Deliverables)
- Prepare **Reporting** (Mgt. Information/CSRD)
- Align **governance** (RASCI)
- **Lower level KPI's** where applicable/needed
- Expanding and maturing on all items mentioned aside



