



Sustainable Business Solutions

ABN AMRO's strategy follows from its purpose 'Banking for better, for generations to come': together with our clients, we aim to Accelerate the Sustainability Shift. We support our clients on their journey towards more sustainable business models where together we look to achieve ambitious targets and decisive action on themes such as climate change, circular economy and social impact.

Our focus is on topics where we can have the biggest impact on clients and society, such as energy transition, responsible ship recycling or sustainable supply chain management. Here we can make a difference and contribute to a responsible and low carbon economy.

Clearly, the transition to a more sustainable world is a radical and continuous process that requires knowledge, capital and innovative solutions. We have developed several Sustainable Business Solutions to support you in Accelerating the Sustainability Shift.

CASY - Client Assessment on Sustainability

Insight on the sustainability performance of your company

Through our CASY dashboard we can show you how we perceive your company's performance against our sustainability policies identified for your sector and compare your performance with those of your peer companies. The CASY assessment is based on information shared during dialogues with your relationship manager complemented by publicly available information. CASY is an excellent basis for a dialogue on sustainability improvement possibilities and how we can partner with your company to accelerate the sustainability shift.

Sustainability Advisory

Guiding our clients on their path to more sustainable business models

Through Sustainability Advisory, ABN AMRO supports clients on their journey to more sustainable business models thereby meeting investors' and lenders' increased expectations on sustainability. As a bank we are uniquely placed to combine our sustainability knowledge with our financing capabilities. We can therefore help clients create a compelling sustainability story that adequately reflects their sustainability efforts.

Sustainable Bonds

Accessing international capital markets

The sustainable bond market distinguishes between Green, Blue, Social & Sustainability Bonds. The market continues to grow, underlining the ongoing and rising interest of both issuers and investors. ABN AMRO has a unique experience as sustainable bond structurer and as advisor to inaugural issues on framework, verification and reporting.

1. **Green Bonds:** The Green Bond market aims to enable and mobilise debt markets to fund projects that contribute to environmental sustainability. Green bonds are like any other conventional bonds except that the issuer promises to use the proceeds for green investments, green projects or eligible green assets being (re)financed.
2. **Blue Bonds:** Blue bonds are an innovative ocean financing instrument whereby funds raised are earmarked exclusively for projects deemed ocean-friendly.
3. **Social Bonds:** Social Bonds are use-of-proceeds bonds that raise funds for new and existing projects with positive social outcomes. Social Bonds are any type of bond instrument where the proceeds will be exclusively applied to finance or refinance in part or in full new and/or existing eligible Social Projects.
4. **Sustainability Bonds:** Sustainability Bonds are bonds where the proceeds will be exclusively applied to finance or re-finance a combination of both Green and Social Projects. Hence, it is a combination of Green and Social Bonds.

Sustainable Loans

Mobilising capital for the Sustainability Shift

Sustainable finance can be achieved by promoting an improvement of the borrower's sustainability performance or by dedicating the use of proceeds of the financial instrument to sustainable projects, assets and activities. ABN AMRO applies its sector and sustainability knowledges when structuring sustainable finance transactions both on a bi-lateral and syndicated basis. For syndicated (multi-bank) loans ABN AMRO has acted as sustainability coordinator in multiple transactions, in this role we work with the borrower on behalf of the wider bank group to set the suitable sustainability parameters.

1. **Sustainability Linked Loans:** Sustainability linked loans are any types of loan instruments and/or contingent facilities (such as bonding lines, guarantee lines or letters of credit) which incentivise the borrower's achievement of ambitious, predetermined sustainability performance objectives. These loans incentivise the borrowers' commitment to sustainability and support environmentally and socially sustainable economic activity and growth.
2. **Green Loans:** Green loans are any type of loan instrument made available exclusively to finance or re-finance, in whole or in part, new and/or existing eligible Green Projects. Hence, the use of proceeds is exclusively dedicated to these Green assets/projects/activities.

ABN AMRO Groenbank

Attractive financing for green projects in the Netherlands

Imagine that you require financing for a project that has a positive impact on the environment. In that case, a 'groenlening' (i.e. green loan) or groenlease (i.e. green lease) can be a suitable financing product. A 'groenlening' or 'groenlease' is an attractive financing with a lower interest rate than usual. The interest rate reduction is possible due to the 'Regeling Groenprojecten'. The Dutch government introduced this measure to stimulate investments that contribute positively to the environment. Investments could range from ecological farming, renewable energy investments to investments in low emission transportation. A certificate from the Netherlands Enterprise Agency is needed to show your investments meet certain requirements. ABN AMRO Groenbank can help you obtain this certificate free of cost. For more information, please reach out to groenbankcb@abnamro.nl

Energy Transition Fund

Investment partner for the energy and circular transition

ABN AMRO is ambitious in accelerating the sustainability shift and maximising the impact on the energy and circular transitions. ABN AMRO's Energy Transition Fund invests in companies in the energy and circular transition sectors in North West Europe with typical equity investments of EUR 10 - 25 million.

Sustainable Investment Tool

How sustainable is your company's real estate?

Did you know that 40% of the CO₂ emissions in the world comes from the built environment? By making your real estate more sustainable you can make a positive contribution to the energy transition and reduction of CO₂ emissions. The Sustainable Investment Tool gives insight into the energy label of your real estate and describes which improvement measures you can take, including a pro forma calculation of the required investments, the payback period and potential CO₂ reduction. The Sustainable Investment Tool has been realised in partnership with CFP Green Buildings and is available to all clients with headquarters/buildings in the Netherlands. Check the performance of your building [here](#).

Impact Based Banking with EcoChain

Insight in financial benefits of sustainability

Did you know that small changes in your business processes could lead to substantial improvements? Sustainability and improved profits often go hand in hand. However, getting the right insight can be a complex and costly exercise. Together with our clients, ABN AMRO wants to be on the lookout for improvements that make both a sustainable and profitable impact. To realise this, ABN AMRO has started a partnership with EcoChain. EcoChain gives unique insight on your business processes and potential improvements through a lifecycle analysis. Amongst other outputs, the analysis will identify potential CO₂ reductions and the related cost benefit analysis.

More information

Do you have questions regarding sustainability, circularity or sustainable finance? Please reach out to your relationship manager or CIB.Sustainability@nl.abnamro.com