ABN AMRO takes its stakeholders’ interests seriously, as we feel it is our responsibility to manage the impact of our activities for all our stakeholders. In doing so, we balance the bank’s interests with those of our stakeholders.

We define stakeholders as the groups or individuals we influence through our activities, products and services, and who in their turn affect our ability to achieve our goals. For this purpose, we have identified stakeholder groups that are of material importance to the sustainable success of our business. We strive to engage in a constructive dialogue with these stakeholder groups and take on board their views in our decision-making by focusing on the topics they consider most important and which we can influence.

### Stakeholder identification

Our fourteen stakeholder groups were identified at the time of our strategic update in 2012. In our reports and day-to-day business, we focus on four broad stakeholder groups: clients, employees, investors and society at large. How we include our stakeholders in the way we run our business reflects their needs and interests.

### Stakeholder dialogues for all stakeholder groups

ABN AMRO engages with stakeholders in several ways. A few examples are highlighted below:

- **Materiality:** In general, we regularly ask representatives of all our stakeholders which themes they consider to be relevant for ABN AMRO and what they expect from ABN AMRO on these issues. This results in a materiality matrix of 20 topics that matter most to us and to our stakeholders. We spent 2017 exploring these material issues in greater depth and intend to rebalance our materiality analysis in 2018. Based on our stakeholder consultations, we draw up a plan of action for each material topic, monitor progress and report the results of our efforts.

- **Stakeholder dialogues:** In 2017, ABN AMRO hosted several stakeholder dialogues on topics linked to our materiality matrix. We organised roundtable events on biodiversity, labour rights and labour exploitation. We also held a more in-depth dialogue – in the shape of individual interviews – on the topic of privacy.

- **Client roundtables:** We invite clients for roundtable discussions about our products and services on a regular basis. During these sessions, we ask them for feedback and discuss relevant developments.
One-on-one stakeholder meetings: When stakeholders such as NGOs or individuals have feedback on our sustainability policies or their execution, we invite them to visit us for a one-on-one dialogue with the relevant people at the bank, e.g. our ESG risk policy advisors, business representatives, etc. Our stakeholder engagement table records the most material stakeholder meetings.

Awareness sessions: In addition to engaging with external stakeholders, we seek to create sustainability awareness within the bank by offering awareness sessions and by organising quarterly sessions known as ‘50 shades of green knowledge bites’. In 2017, we also offered four ‘50 shades of green’ training sessions and one human rights training course. We want to make sure all staff have an understanding of sustainability in the context of their jobs and are able to integrate sustainable practices into their day-to-day business.

Complaints and grievance mechanism

Stakeholders – both clients and non-clients – can contact us through our website, by visiting one of our branches or phoning our call centre if they have any questions or complaints. ABN AMRO has a formal complaints handling procedure in place based on its complaints policy, whose purpose it is to address irregularities of a general, operational or financial nature. We also have a comprehensive whistleblowing policy for employees and third parties (suppliers, agents, etc.). Clients wishing to make an anonymous report can do so by using the whistleblowing contact form. This procedure is not designed for clients who wish to report problems in their own name – these clients should follow the bank’s complaints handling procedure.

If any of our stakeholders – in the broadest sense of the word – feel that ABN AMRO fails to observe or inadequately observes the OECD guidelines in its operations, they have recourse to an OECD National Contact Point (NCP). The NCP’s role includes contributing to the resolution of issues that arise from the alleged non-observance of the OECD guidelines in specific instances. ABN AMRO will abide by the decisions of the NCP. In addition, we are investigating how we can improve our efforts in facilitating remediation for affected rights holders, for instance under the Dutch Banking Sector Agreement on Human Rights.