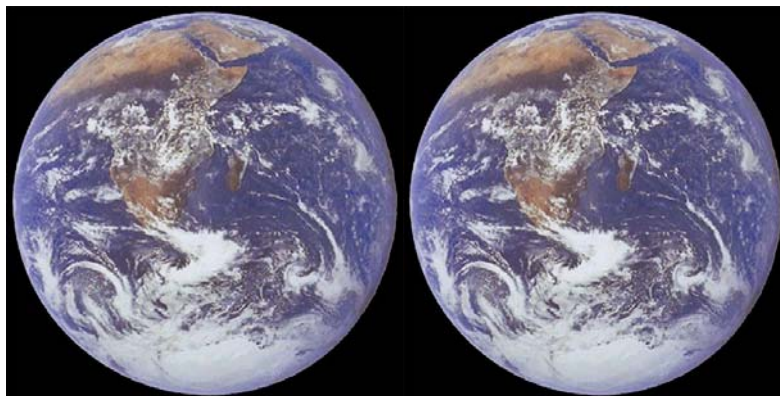




The Triple P as guidance to sustainable real estate
Bouwe Taverne
14 november 2006

Rabobank Group

There's only one Planet .. Yet we'll soon
be using the resources of two



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Rabobank Group

Sustainability

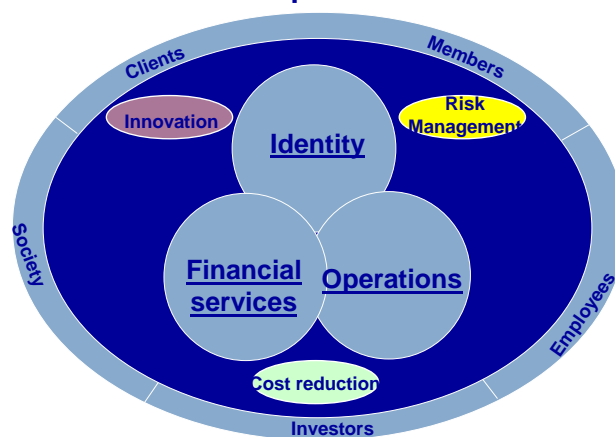


‘Sustainable Development is based on the concept that humanity ensures that it meets the need of the present generation without compromising the ability of future generations to meet their needs’

Brundtland

(Our Common Future, Commission Brundtland, United Nations, 1987)

Corporate Sustainability Rabobank Group



Sustainable growth, both of company and society

Rabobank Group: Market leadership in sustainability



Bert Heemskerk

“Sustainability contributes to
the quality of the services
for our clients’



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Rabobank Group

Environmental care: paper



- CSR is translated into FSC-paper
- And into paperreduction
- Which also means managed printing



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Sustainable offices



- Rabobank itself has some 80 building projects annually
- Rabobank Tiel developed 8 eco-houses for its customers
- In our local branches we apply heatpumps with low-temperature heating: local Rabobanks in Zaltbommel, Deurne, Houten, Schaijk



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Environmental Care: energy



- 100% green energy as from 2005 for Rabobank Nederland, local banks and acquisitions
- The green energy is produced in windparks which we finance and are owned and managed by our members
- We stimulate our members and staff to act the same way



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Sustainable demolishing (98%)



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..... in order to build sustainably



Rabobank Group

Our real estate business



- Rabo Real Estate strengthens position by acquiring Bouwfonds: 10.000 houses annually (2006: 2.000)
- FGH Bank provides mortgages for commercial real estate (> €3bln/yr)
- Rabobank Group Pension Funds invests in real estate
- We use/own some 2000 buildings for our business



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Questions



- How do we target sustainable building transparently on a European scale
- How do we integrate the long-term values of property; what are the indicators (f.i.: flexibility)
- How do we incorporate the quality of the neighbourhood
- How do we rate the sustainable value of existing property
-

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