



Domestic segmentation and servicemodel (SME)

IFC Study visit

Michiel Kolff – Salesmanagement SME



Agenda



- Introduction
 - Setting the scene
 - Customer segmentation and portfolio
 - Our service- and distributionmodel
 - Questions/Discussion
-
- Please feel free to interact and/or interrupt.

Growing a better world together



Banking for the Netherlands



Banking for Food

*Excellent Customer
Focus*

*Meaningful
Cooperative*

*Rock-solid
Bank*

*Empowered
Employees*

10 Strategic Top Priorities

- 100% Digital convenience in everything
- Top customer advice nearby
- Growth with innovation

- Focus on social responsibility and sustainable contribution
- Involved members and communities

- Top performance
- Optimal balance sheet
- Exceptionally good execution

- Inspired employees
- One-Rabobank culture

HOW? Through our values and behaviours

We are client-driven and action-oriented

I go the extra mile for my clients

We are purposeful and courageous

I dare to make a difference for the world

We are professional and considerate

I am doing the right thing exceptionally well

We bring out the best in each other and keep learning

I make you better

Rabobank champions 4 themes



*Our mission: **Growing a better world together***

We courageously stand up for four key customer issues with great societal impact



Food

Facilitating sufficient healthy food for the global population



Self-sufficiency

Encouraging sustainable incomes for Dutch households



Entrepreneurship

Encouraging healthy growth for entrepreneurs



Local living environment

Supporting vital communities by stimulating welfare and prosperity

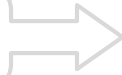
Rabobank at a Glance

Situation on December 31, 2018



Rabobank

Mission



Growing a better world together

Almost 8.3 million customers



7.3 million Dutch customers

1.0 million international customers

Rabobank in the Netherlands

Domestic Retail Banking

- 101 local Rabobanks
- 409 offices
- 1.9 million members
- 6.5 million private customers
- 0.8 million commercial customers



What We Offer in the Netherlands

(amounts in EUR billions)

Dutch Private Mortgages

190.0

Savings

119.1

Private sector lending to Food & Agri

38.1

Private sector lending to Trade, Industry and Services

81.5

Excellent Customer Focus

Highlights FY2018



Rabobank

Growing a better world together



Banking for the Netherlands



Banking for Food

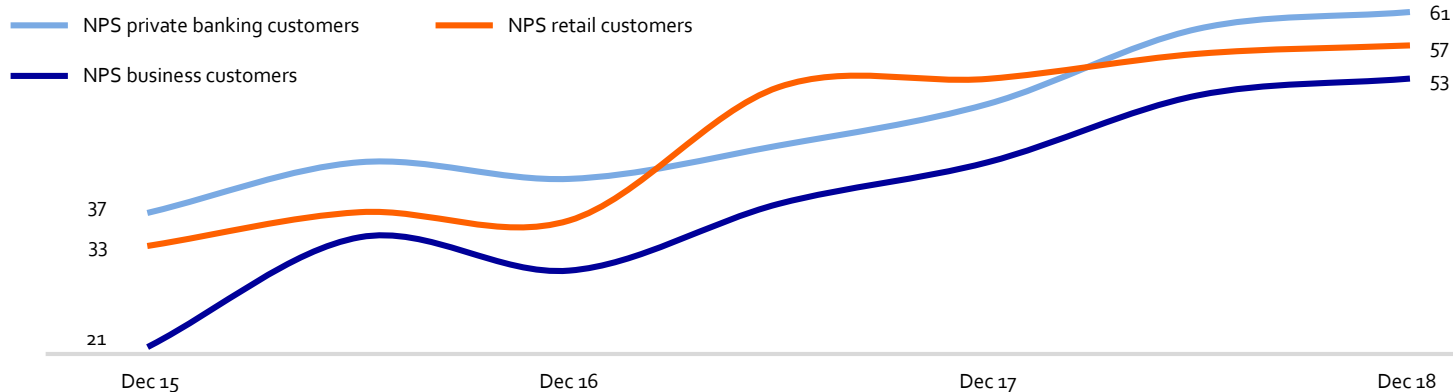
Excellent Customer Focus

Meaningful Cooperative

Rock-Solid Bank

Empowered Employees

Net Promotor Score (domestic market)



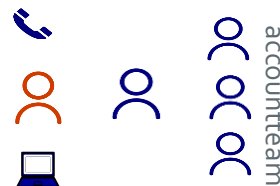
SME PORTFOLIO RABOBANK					
	Retail SME 2	Retail SME 1	Corporate LB	Corporate Complex	
TURNOVER	< 1 mln.	1 – 5 mln.	5 – 30 mln.	30 – 100 mln.	100 – 250 mln.
EXPOSURE	< 0,5 mln.	0,5 mln. - 1,0 mln	> 1,0 mln.		
CUSTOMER SERVICE	LB	LB	LB	LB CAT 2&3 + GB	LB CAT 3 + GB



90%

10%

100%







- Accountmanager
- Credit Analyst
- Cash management specialist
- Insurance advisor
- Private banker

Preferred channel (SME_{1/2}) and Productportfolio



Classification	Mainchannel	Productportfolio
SME ₂	Online/Callcentre	Standard, execution only
SME ₁	Online/Advisor	Standard
Corporate LB	Advisor	Mainly Standard/marginal Tailored
Corporate Complex	Accountteam	Fully Tailored

Channels	 Payments	 Lending, Lease/Factoring	 Investments Savings	 Insurance
	Branches	✓	✓	✓
Online	✓	✓	✓	✓
Callcentre	✓	✗	✓	✓
Intermediary & platforms		✓		

Productportfolio (loans)



Assets & Real Estate	Working capital & inventory	Loans with discount (IR)	Loans backed with guarentees	Grow- and innovation loans	Alternative loans
Business-loan	Creditline	Rabo & Crowd (platform)	Government Guarentees	Stimulate loans (starters)/Innovation Loans	Crowdfunding (platforms)
Lease	Factoring	EIB-loan	Go-facility	Rabo Participates	Money Meets Ideas
Sales & Leaseback	Bank-guarentee	Sustainable Loans		MBO-Grow Fund (family-offices)	Rabo Meet and Grow
		Rabo Impactloan		Real Estate Finance	Oredits (micro-loans)

Three-Dimensional Innovation Growth



We deliver innovations for our clients



Launched IBAN Name Check with major Dutch banks and we are preparing for international expansion.



Internal start-up enabling simple digital currency hedging; adoption by Scandinavian bank will support international expansion.



Recent winner of our internal Moonshot campaign focused on digital cattle management with newly developed tech solution using ear-tags.

We help our clients innovate



International Food & Agri pitch competition and networking platform active on 3 continents; 1,300 start-up applications pitching from > 30 countries.



Robotics innovation initiative which executes Roboscans; this ecosystem introduced robotics to 450 customers.



We are partner of Yes!Delft, the #1 tech incubator in Europe. > 200 Start-ups have collaborated (of which 65% Rabobank clients) with > € 30 mn capital funding provided by Rabobank

We actively invest in start-ups and scale-ups that fit our innovation focus and strategy



Leading blockchain platform for SME clients, that simplifies cross-border trade transactions. Developed with other European banks, we.trade is the first working platform in the international trade market.

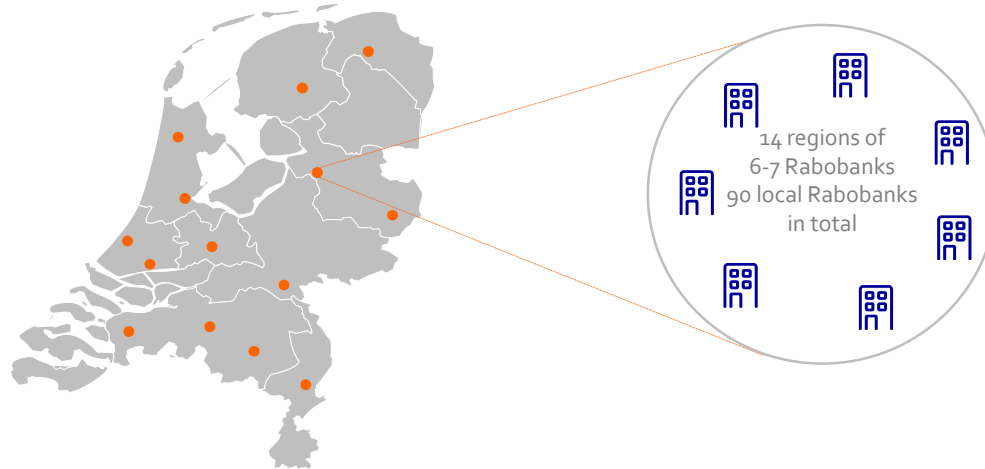


Investment in JoinData to facilitate data streams in the Food & Agri sector.



New mobile and online payment service in the Netherlands, a joint initiative of Rabobank and other Dutch banks.

Domestic operating model further optimized

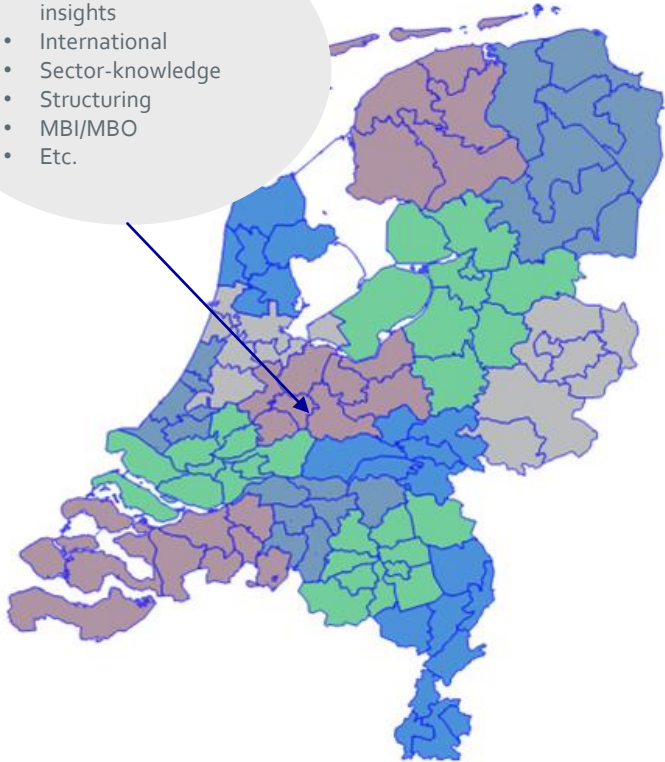


- Implementation of the new domestic operating model continued in H1 2019 leading to further improved commercial effectiveness
- Local presence is maintained as 250 Market teams ensure customer intimacy through face-to-face contact and top advice while operating out of 90 banks supported by 14 regional specialist teams
- With this new operating model we are committed to staying close to our customers, both digitally as well as via our branch network

14 specialist teams supports go Local Banks



- HQ:
- Research and insights
 - International
 - Sector-knowledge
 - Structuring
 - MBI/MBO
 - Etc.



Local advisors
SME_{1/2}

- F&A
- Corporate
- Insurance

Ca. 250
market- and
community-
teams

Ca. 90
Local
Banks

Supported by 14
Specialist teams

100% digital convenience

Heading towards an omnichannel customer approach



Solid base of digital clients

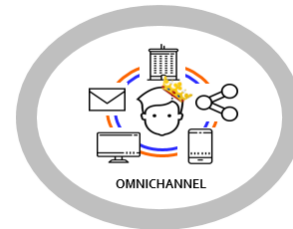
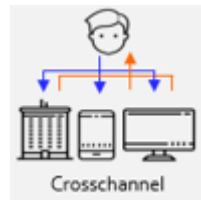
- >80% Active online corporate customers
- >50% Digital onboarding for private individuals
- >95mn Visits per month in the app
- >85 Features available in the app



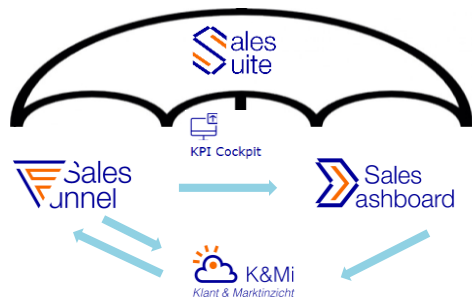
Distinctive improvement in digital sales and servicing

Before year-end 2018 we will improve the 30 most important customer journeys in the **digit@lhub**. Examples include:

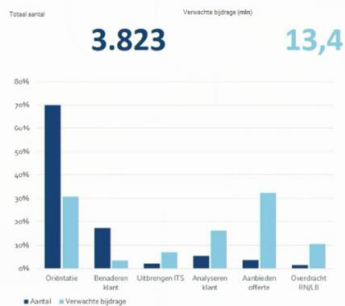
- Opening of a joint current account **to 5 minutes from 30 days**
- Digitally temporary blocking of cards resulting in **~10% less cards** distributed per month
- Strong growth in use of payment request **+135%** in last 6 months



Real time funnel- and management information per team/advisor

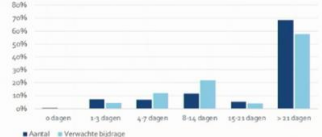


Openstaande verkoopkansen (VK's) per status

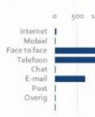


Openstaand per sector, aantal en verwachte bijdrage in mln

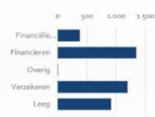
Percentage openstaand per DLT categorie



Aantal openstaand per kanaal



Openstaand per behoeftecluster



Daily Digital | Digital sales

Powered by: DTO | DA & A | BUSINESS INTELLIGENCE

Online verkopen Bedrijven

op 20 september 2020

Afdekken risico

	Online verkopen (saatte dag)	Online verkopen (YTD)	% online (gem 7 dagen)	Trend % online
Aansprakelijkheidsverzekering	10	2.750	25 %	
Bestelautoverzekering	1	1.423	33 %	
Inventarisverzekering	1	474	27 %	
Rechtsbijstandverzekering	1	444	20 %	
Voorraadverzekering	244	274	27 %	
Zakelijke Autoverzekering	4	894	34 %	

Betalen & Ontvangen

	Online verkopen (saatte dag)	Online verkopen (YTD)	% online (gem 7 dagen)	Trend % online
Afstartovereenkomst	3	1.626	60 %	
Credicard	19	3.988	33 %	
Omnikassa	Data wordt nog toegevoegd			
Tellow	2	19.078	100 %	
Zakelijke rekening	50	15.786	25 %	

Geld nodig

	Online verkopen (saatte dag)	Online verkopen (YTD)	% online (gem 7 dagen)	Trend % online
Bankgarantie	Data wordt nog toegevoegd			
Lease	9	1.970	39 %	
Zakelijke Financiering (ZRF)	5	921	32 %	

Geld over Sparen

	Online verkopen (saatte dag)	Online verkopen (YTD)	% online (gem 7 dagen)	Trend % online
BedrijfsBonusRekening	2	356	60 %	
BedrijfsSpaarrekening	14	4.048	30 %	
DoeReserveren		179	15 %	

Any Questions?