

Rabo
Carbon
Bank

Bringing back *balance*

Elizabeth Lunik
RaboResearch
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Rabobank

A cooperative bank with a mission

Growing a better world together

Our financial products, knowledge and networks are our 'tools' to act on that mission. We will use them to help face the biggest challenge of our time; curbing climate change.

A cooperative bank with a mission

Our mission: Growing a better world together

Food Transition



Sustainable
food

Climate & Energy Transition



Sustainable
growth and energy
supply



Sustainable
living

Transition to a More Inclusive Society



Affordable
and sustainable
renting



Financial
well-being

A wide-angle photograph of a rural landscape at sunset. The foreground is filled with tall, golden-brown grasses and green wildflowers. In the middle ground, a line of trees and a single wind turbine are silhouetted against the bright orange and yellow sky. The sun is low on the horizon, creating a strong glow. The text 'Rabo Carbon Bank' is overlaid in a large, white, italicized sans-serif font.

Rabo Carbon Bank

Rabo Carbon Bank

***Our planet
will become
a better place
to live***

Reducing emissions to meet shared climate goals is the right choice, but it also makes businesses and communities future-proof in the long term. That is where Rabo Carbon Bank comes into play. The F&A sector contributes to greenhouse gas emissions, but we also know that farmers can 'bind' and capture CO2 in the soils they work.

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Carbon farming

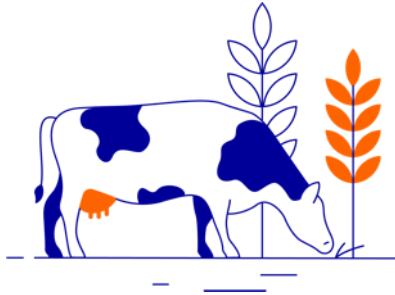


Supply Chain Decarbonization



Carbon reduction retail

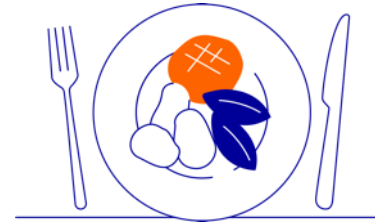
Rabo Carbon Bank



***Responsible
production***



***Responsible
supply chains***



***Responsible
consumption***



Carbon farming

Rabo Carbon Bank

Farmers all over the world can be part of the climate solution by storing carbon in trees, crops and soils.

With Carbon Farming we not only aim to improve farmers' soil, yields and biodiversity, we also aim to create a new revenue stream through nature-based voluntary carbon credits.

Rabo Carbon Bank connects carbon farmers with corporates seeking to meet net-zero commitments and offset unavoidable emissions.

Solution

We need to work both sides of the street to lower the excess of emissions

The atmosphere

~59% remains in the atmosphere



These 'sinks' are nature's reservoirs for absorbing and storing carbon.

Current emission sources

We support to reduce

2

Natural biological and chemical processes – especially photosynthesis – bring some of that excess back to plants, soil, or sea.

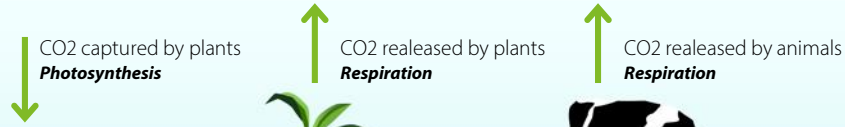
Current carbon sinks

We help to remove

1

Source: Project Drawdown (2020), IPCC (2014) and Global Carbon Project (2019)

Carbon Sequestration



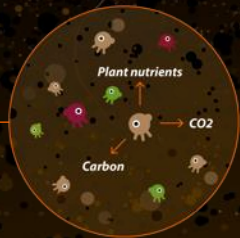
Plant bank

Carbon from plants gets transferred to the soil via roots & decomposition

Soil carbon

Soil organisms

Soil organisms are constantly processing the raw animals & plant carbon and releasing beneficial nutrients & pure carbon into the soil (the carbon bank)



CO2 released by animals
Decomposition and manure

Carbon bank

Soil acts much like a bank storing carbon and filling its vault as carbon deposits are made from plants and animals

Managing carbon is key to soil health

From <http://australiansoil.com.au/soil-management-benefits/>

Solution

1

Create more carbon sinks



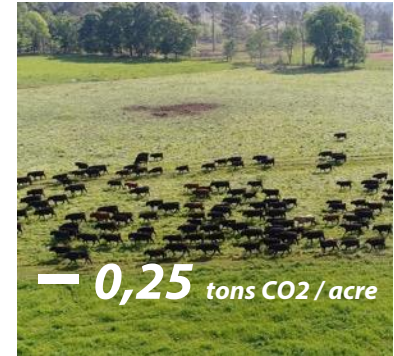
Reduce tillage



Cover crops



Crop rotations



**Managed grazing
(rotational)**

Farmers hold the key to unlock sequestration and reduction with improved production

Solution

②

Reduce emissions and increase productivity



Methane digesters



***Reduce/replace
synthetic fertilizer***



***Improved animal
feed(ing)/feed additives***

Farmers hold the key to unlock sequestration and reduction with improved production

Benefits

Benefits for our participating rural clients


Additional income

Engage in new supply chains

Begin to value ecosystem services

Co-benefits

- Improved soil fertility and resilience
- Increased yield
- Better water holding capacity
- Improved biodiversity



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Elizabeth Lunik

Senior Analyst F&A Sustainability

elizabeth.lunik@rabobank.com

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