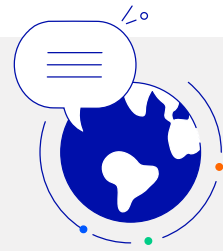




*Empowering
Young
Professionals*

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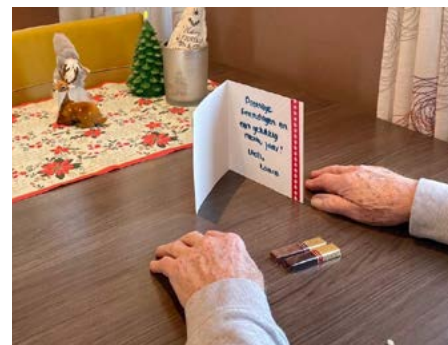
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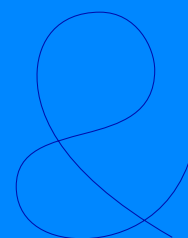
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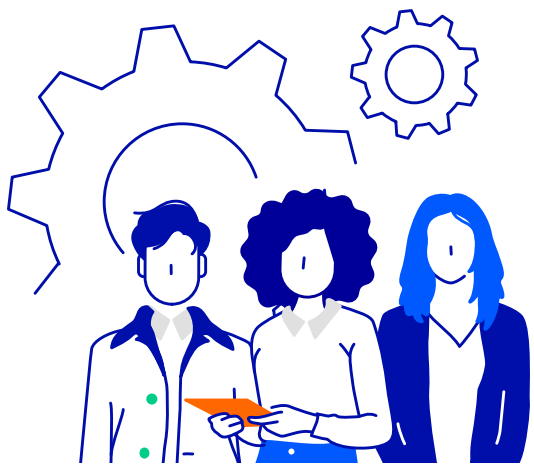


311

new members

69

active members

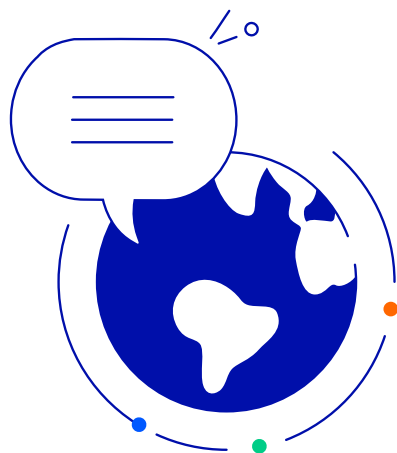


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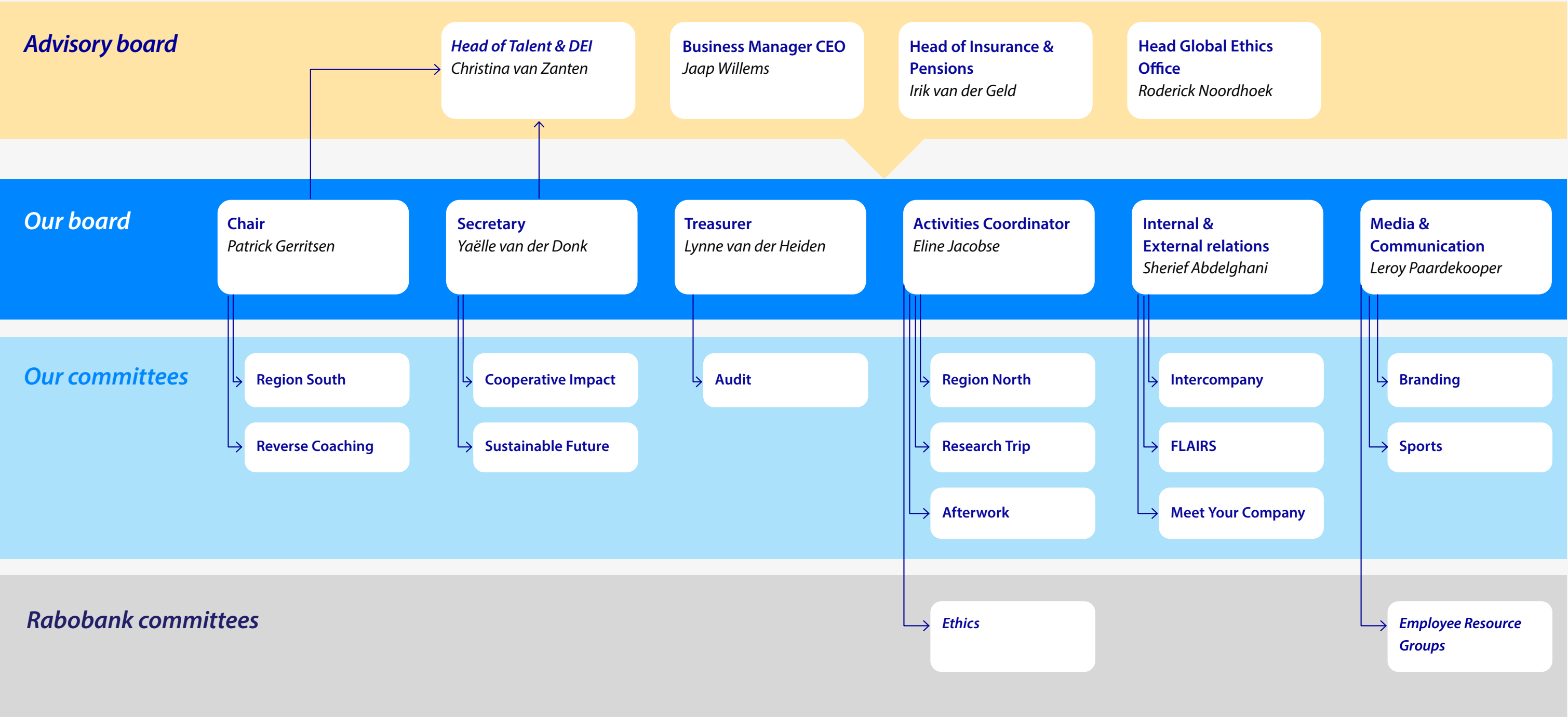
Activities &
Events



75%

of our activities
were in English

Our structure, our strength



Our Purpose

Empowering Young Professionals

Mission Statement

“To be the community within Rabobank Group that connects, inspires and enables the future-proof generation to grow into the best version of themselves, and make an impact.”

Message from the board

Changes in the board and a reflection on the year

At the beginning of 2025, we were thrilled to welcome two new members to our board. With Sherief Abdelghani and Yaelle van der Donk joining us, our board was complete again, and ready to move forward with renewed energy and ambition.

And what a year it turned out to be! We welcomed many new members, organized countless inspiring activities, and most importantly, we learned, connected, and had fun together.

Let's hear how our board members reflect on this remarkable year.

From left to right: Eline Jacobse, Leroy Paardekooper, Lynne van der Heiden, Sherief Abdelghani, Patrick Gerritsen and Yaelle van der Donk



Reflecting on a wonderful year: 2025

Patrick Gerritsen
– Chair

I’m happy to look back on the past year and see how far Young Rabo has come. We took important steps in professionalizing our organization, laying down clearer policies, and strengthening our connection to the bank. With a board full of fresh faces, this year brought plenty of learning moments, and even more collaboration, growth and shared ambition.



Patrick Gerritsen

A highlight was launching the Voice of Young Rabo—a platform where members share their perspectives and connect more closely with the bank as a whole. This initiative has demonstrated our community’s strength, and I look forward to its continued impact.

Beyond structure and strategy, Young Rabo once again created space for growth, fun, and connection. Events brought new encounters, new ideas, and new energy that help remind us of the importance of Young Rabo.

I look forward to continuing this journey with the board, building opportunities, creating impact, and ensuring Young Rabo remains a place where our members thrive. Additionally, I look forward to see the Voice of Young Rabo develop further in the coming year.



Yaëlle van der Donk

“*That mix of fresh perspectives and renewed commitment shows what makes our community strong*”

Yaëlle van der Donk
– Secretary

What a year! Joining the Young Rabo board as Secretary in April was both exciting and fulfilling. I’m proud of what we’ve achieved together and of the strong foundation we continue to build. For me, Young Rabo is more than a network; it’s a source of energy and a sense of belonging, something I believe is essential within a cooperative like Rabobank.

This year, my focus was on both engagement and structure. I attended many activities, spoke with members and listened closely. Your openness, participation and curiosity inspire me every day and help us as a board to set the right direction. We welcomed many new members, some stepping up as active committee members for the first time, while also seeing familiar faces return because they believe in the power of Young Rabo. Alongside this, I invested in creating more structure within our organisation. A key milestone was initiating the new Young Rabo strategic plan, which we developed and delivered together as a board. I’m proud of how this plan clearly expresses our ambition and makes the value of Young Rabo visible, for our members and for the bank.

I’ll be honest: combining Young Rabo with my regular role at Rabobank can be challenging at times, but it’s also incredibly rewarding. Being part of the board has strengthened my leadership skills and given me valuable experiences I wouldn’t have had otherwise.

Looking ahead, we’ll continue to raise the bar: deepening engagement, strengthening our structure, creating meaningful moments together and telling our story. As we stay curious, keep listening, and act boldly, Young Rabo will continue to be a meaningful force, inside the bank and for each other.

Message from the board

Lynne van der Heiden
– Treasurer

Looking back on 2025, I am proud of what we achieved together as Young Rabo. We organised meaningful activities for our members and took important steps in professionalising our association. As a board we set the foundation, but it was your input and commitment as committee members that truly made the difference.

For me as Treasurer, 2025 was a year of transition. After the handover from Tim, I focused on making our financial processes more efficient and stable. I implemented a new expenses tool, updated our accounting software, refreshed the financial administration, and simplified the budget request process. I am grateful for how openly you embraced these changes.

Being Treasurer also strengthened my work as a Business Controller at Rabobank. It continues to provide insights and skills that support my growth. And although balancing our Rabobank roles with Young Rabo responsibilities is not always easy, I have seen us grow as a team, supporting each other and asking for help when needed.

In 2026 we can build on the solid foundation we set up. With a clear strategic plan and a stable financial administration, the focus will shift to fine tuning rather than major changes. This stability allows us to give you more autonomy, and to monitor our budget more effectively so we can steer proactively.



Lynne van der Heiden

“We organised meaningful activities for our members and took important steps in professionalising our association.”

Eline Jacobse
– Activity coordinator

When you’re in the midst of it, it’s easy to forget just how many incredible things happen in a year. Looking back, 2025 was packed with unforgettable moments and adventures across the country. From exploring Terschelling on a tandem bike to visiting a vineyard in the south.

Together, we celebrated Pride, crafted Christmas cards, cleaned up beaches, learned about commodities in Germany, stepped into the dealing room, and even became reversed coaches. We ran marathons, raised money for charity, enjoyed theater nights, and connected with other Young organizations. We laughed, learned, sang karaoke, debated, and worked on our personal and professional growth. That’s something to be proud of, because all of this was made possible by our amazing committee members!

For me personally, this year Young Rabo has been a place to grow, to learn, to look beyond my own perspective, and yes, also to sometimes stumble and admit that things don’t always go as planned. But above all, it’s been about building a community together where everybody can feel at home.

And the best part? In 2026, we’re levelling up, more committees than ever, packed with new faces and seasoned pros from every corner of the country! I can’t wait!



Eline Jacobse

“It’s about building a community together where everybody can feel at home.”

Message from the board

Sherief Abdelghani
– Internal & External relations

Reflecting on 2025, I am inspired and energised by the journey we took as Young Rabo and the way our community continued to strengthen and evolve. This year was one of intentional growth, deeper connection, and laying foundations for the future. In my role, I learned how essential it is to create a community where everyone feels they belong.

A key part of my focus was redefining our vision and strategic direction together with the rest of the board. We spent time reflecting on who we want to be as a youth association, what value we want to create and how we can support young professionals in a rapidly changing environment. Those conversations were not always simple, but they brought clarity and renewed purpose and helped us shape a shared course.

Another important milestone was setting a clear baseline for our strategic partnerships. I worked on defining expectations, creating KPIs and structuring the way we collaborate. This gave us a much better understanding of what we can expect from each partner and what we want to deliver in return. It made our relationships more transparent, intentional and mutually beneficial. It also allowed us to focus on quality rather than quantity. At the same time, we continued building towards new partnerships that help enrich what we offer. We explored collaborations that expand our network and bring more depth to our activities, learning opportunities and community engagement.

This year has also been one of personal growth. Balancing the ambitions of my role with operational realities taught me patience, structure and adaptability. I learned how to navigate the dynamics of a large organisation, how to work across communities and how to build bridges that last. Most of all, I discovered how powerful it is when young professionals come together with curiosity, drive and a sense of shared purpose.

As I look ahead to 2026, my hope is that we continue this momentum. I want us to strengthen our community even further, deepen our strategic relationships and keep building an environment where every member feels supported, seen and inspired. Above all, I hope that our work continues to contribute positively to the cooperative and societal mission of Rabobank. When we connect with intention and lead with purpose, we can create an impact that reaches far beyond ourselves.



Sherief Abdelghani

Leroy Paardekooper
– Media & Communication

Looking back on 2025, I feel proud and grateful for what we have achieved together at Young Rabo. This year was all about connection, growth and impact. In a world where hybrid work is the norm, creating spaces for real interaction becomes more important than ever. As a board member, I have seen firsthand how our community brings colleagues together through events, training sessions and initiatives that matter.

It was not always easy. Balancing ambitious plans with limited resources and time was a challenge. But those challenges taught us resilience and creativity. We did not just organize fun activities, we created opportunities for professional development and made sure young voices were heard on topics like mental health, housing and career growth. That is something I am truly proud of.

Personally, this year has been a fast track for learning. Running what feels like a small organization within the bank complete with policies, budgets and communications has sharpened my leadership and collaboration skills. I am building onto a network that inspires me every day and discovered how much impact we can make when we work together.

My wish for next year is to keep that momentum going. I hope we continue to strengthen our community, amplify young voices and contribute to Rabobank’s mission of creating a more sustainable and inclusive society.



Leroy Paardekooper

“My wish for next year is to keep that momentum going

Highlights

In the spotlight



FLAIRS 2025

In October, as the leaves began to fall, it was time for the crème de la crème of young finance professionals to gather at FLAIRS 2025.

At the headquarters of our orange-colored competitors, a rich program unfolded, packed with workshops, keynote sessions, and networking opportunities.

Marguerite Berard took the stage to share her vision on the renewal of the banking sector, a

topic that will surely keep minds buzzing along Gustav Mahlerlaan for some time to come.

The highlight of the day? Our very own Inge Bryan, who gave an eye-opening talk on the threats facing today's society. Her contribution was voted by the audience as the most valuable moment of the day. A well-deserved pat on the back for Our Bank!

Ninety Young Rabo participants left with their plates full of wisdom and insight. Now, onward to an even greater FLAIRS 2026! We're excited, are you?



Renewal of the Young Rabo Members Survey

This year, we introduced the refreshed Young Rabo Member Survey, a new, semi-annual pulse check designed to better understand what our members experience, value and need.

The updated survey gives us clearer insights into themes such as engagement, community, impact and opportunities for improvement. By listening to our members more frequently, we can continue to build a strong, connected and future focused Young Rabo community.



Young Rabo Members Survey

This year, we proudly introduced a new flagship initiative:

We have launched the Voice of Young Rabo.

With this event, we provide a dedicated platform for young professionals to make their voices heard on strategic themes shaping the future of the bank. In its first edition, participants explored the theme "Young People in the Bank's Customer Base." Through deep dive conversations, idea exchanges, and vision driven dialogue, we placed the perspectives of young colleagues at the center, recognizing that their insights are essential for building a future focused and inclusive Rabobank.

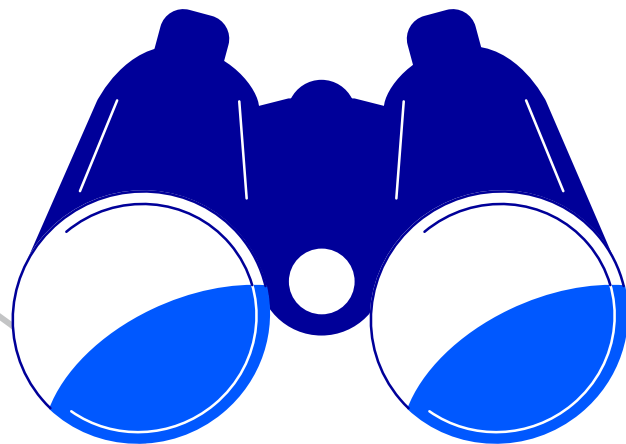
Following its successful launch, the Voice of Young Rabo will continue next year, with new sessions and additional themes to be explored.

From ambition to results

New year, same key themes

In 2025, we held on to the themes of 2024, ensuring they were successfully completed and firmly embedded so they remain relevant for the future. These achievements form a strong foundation, and we continue to build on them as we move forward. At the same time, with a new board in place, we have shaped a fresh strategy to guide the next part of our journey.

This chapter celebrates what we have accomplished across the 2024/2025 themes and sets the stage for what's ahead.



'A short summary of our 2025 key themes'.

Future Bank

Focusing on a future proof generation

Supporting young professionals in their careers with relevant activities and strengthening their representation within Rabobank on crucial subjects are the essential goals.

Diversity and inclusion

Increasing diversity and inclusivity within Young Rabo with specific attention to awareness and offering activities that suit all members is what we want to achieve.

Networking

Promoting networking opportunities for members is considered important to add value to the Young Rabo experience.

Young Rabo Reset

Professionalization

Redesigning the website, strategy and governance, and including committee whitepapers is seen as a crucial focus point to make Young Rabo stronger and more professional..

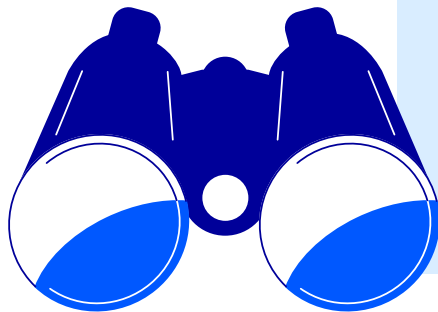
Branding

Renewing our promotional video and merchandise to give Young Rabo a fresh and professional appearance.

Future bank

Focusing on a future proof generation

- We launched The Voice of Young Rabo as a new concept, creating a platform for collaboration and fresh ideas.
- We joined four events in partnership with Young Leaders in Finance, strengthening connections and sharing insights.
- We collaborated in organising and took part in FLAIRS 2025, bringing together young professionals across the industry.
- We hosted the Young Rabo Leadership Summit for the third year in a row, continuing to inspire and empower future leaders.
- In 2025, 26% of our activities were focused on the personal growth & development of our members.



Diversity & Inclusion

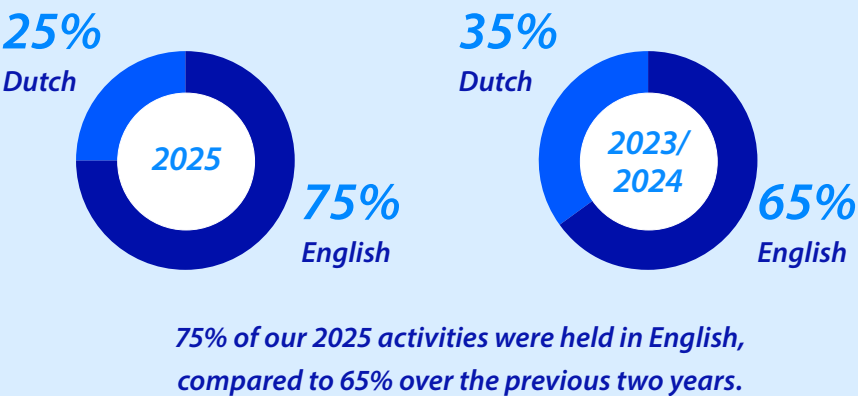
Our member diversity



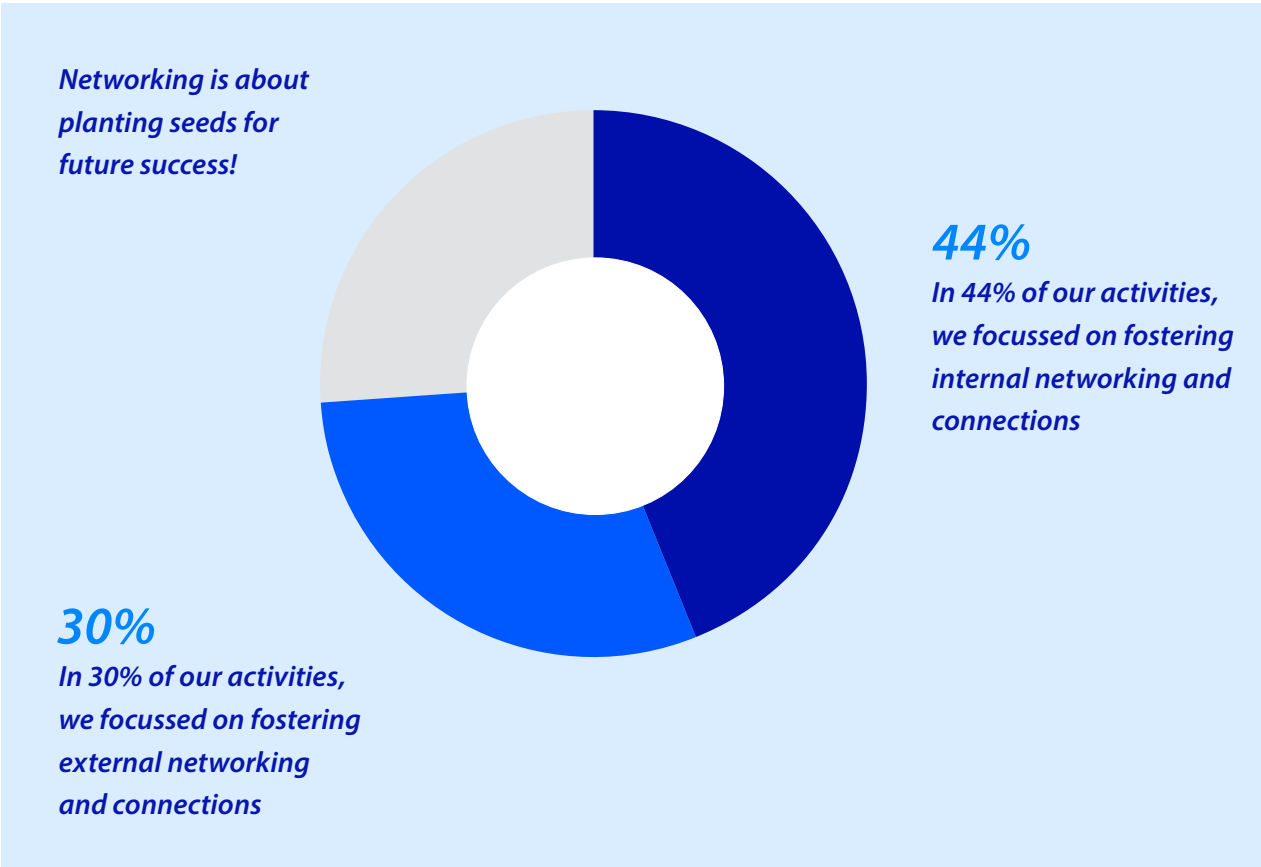
Member feedback



Language of our activities



Networking



Young Rabo Reset

Professionalization

- The new Young Rabo website has gone live, FINALLY!
- We introduced a structured way of working across all committees by building on white papers developed by previous committees, ensuring effective knowledge transfer, continuity and the use of best practices.
- We established the strategic plan for the next two years to strengthen focus, decision-making and long-term impact.
- We refreshed and redefined the Young Rabo purpose and mission statement, ensuring alignment with today’s context and our strategic ambitions.

Branding

- We launched the Young Rabo promovideo on which we worked hard in 2024
- 115 of our new members joined one of the new members lunches or drinks to get to know each other in an informal way
- Our branding committee launched the branding strategic plan in which they formulated a vision and KPI’s
- We requested the Employee Listening Panel to carry out a study regarding the visibility of Young Rabo.

Achievements

Strengthening the Young Rabo Brand in 2025

*What a year it's been for the Branding Committee!
We've worked hard to make Young Rabo more visible
and strengthen our brand across the whole bank.*

We launched a Young Rabo Teams channel to make it easier for committees to communicate with members, and gave our LinkedIn channel a serious upgrade, boosting our engagement both internally and externally.

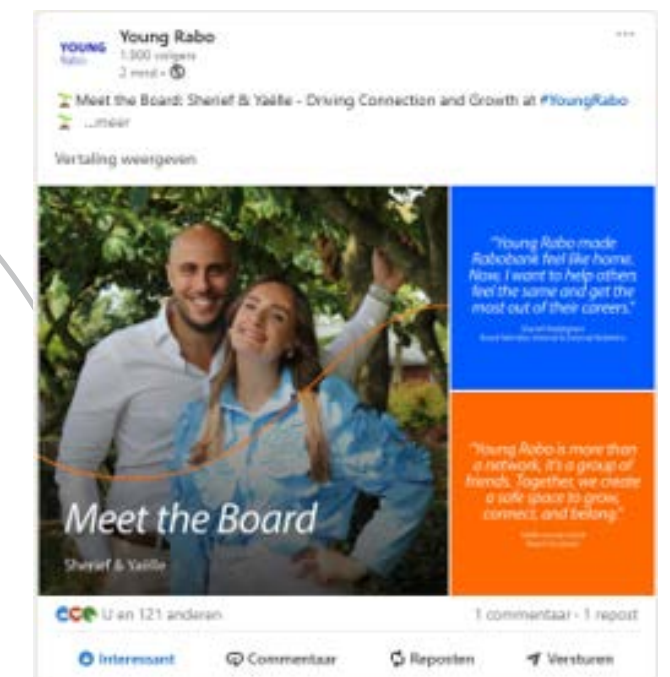
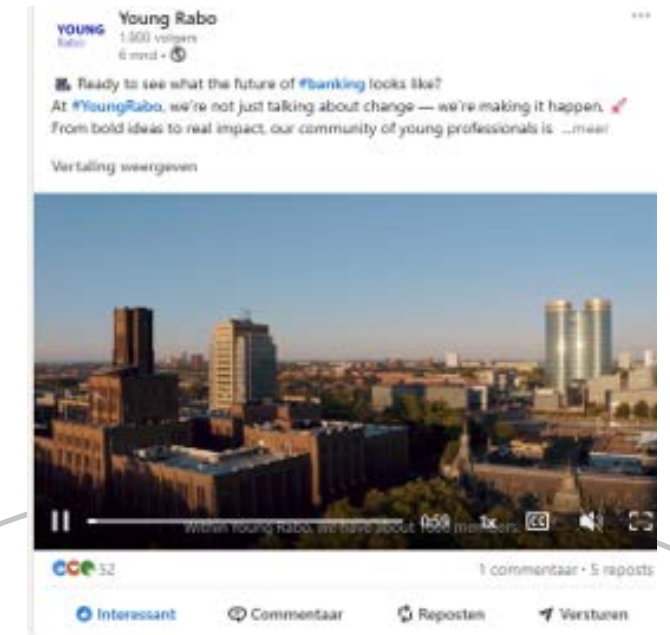
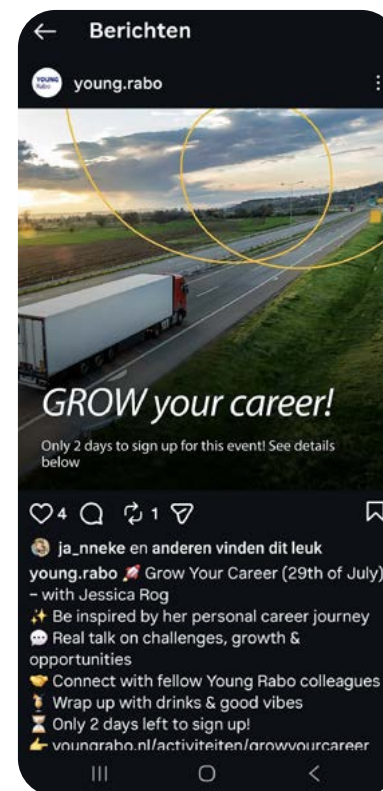
For our existing members we sent out our newsletter every month, informing them of all Young Rabo news and upcoming activities. We also repeated last year's successful sport shirts campaign.

This year we also made sure to make our new members feel welcome at Young Rabo. Last October we held the Young Rabo promo week, where we welcomed many new members. Additionally, we organised three successful lunches and drinks in the summer, where new members had the opportunity to connect with Young Rabo and other new members.

Another thing we did this year was conduct a survey among the Employee Listening Panel to gain insight in the image of Young Rabo and what other Rabobank colleagues think about our visibility, professionalism and inclusiveness, helping us improve in the years ahead.

We're looking forward to helping Young Rabo grow even bigger and better in the upcoming year!

Branding Committee



Together in motion

Connecting through sports!

The Young Rabo Sport Committee set out with one clear mission this year: bringing people together through sports. And what a year it has been! From icy adventures to sunny beach vibes, we created moments that combined fun, sports, and friendship.

Winter Kick-Off: Ice Skating Event

We started the year on a cool note with our Ice Skating event! Thirty enthusiastic YR members joined a professional skating clinic where beginners learned the basics and seasoned skaters chased new personal records on the 400-meter track. Beyond the skating, this event was all about connection, helping each other stay upright, sharing laughs during practice turns, and warming up afterwards with Glühwein and hot chocolate by the fireplace. It was also the first event organized by the new Sport Committee, and thanks to teamwork, we truly made the dream work!



Summer Edition: Beach Day

Fast forward to summer, and we brought the same spirit to the beach! Twenty YR members enjoyed the outdoors with a dynamic calisthenics clinic and a competitive beach volleyball tournament. With a little luck from the weather and a lot of enthusiasm from the participants, this day was another big success.

From testing flexibility on the climbing frames to showing off competitive streaks on the volleyball court, the focus remained on teamwork, bonding, and soaking up the summer sun together.

Sport Committee

Looking Back

Both events proved that sports are more than just physical activity, they're a way to build trust, create friendships, and strengthen the YR community!

Activities

Making Impact Together: From Brainport to Bossche Bollen

This year was all about connection and inspiration. One of the absolute highlights was our afternoon at the PSV Stadium, right in the innovative heart of Brainport.

We received an exclusive behind the scenes look at two major partnerships:

- Rabobank's €1 billion investment with BPD in rental housing,
- and the strategic sponsorship with PSV.

Through inspiring talks, we have learned how these collaborations strengthen both our clients and the region. We were given a tour of the newly renovated locker rooms and the personal story of former PSV player Abel Tamata made the experience even more memorable. To top it off, we took on a creative challenge of our own, developing ideas on how to use the PSV brand to create customer value, including new slogan concepts for the Eindhoven stadium banners. A true PSV Challenge!



Another highlight was, of course, one filled with fun: the Bossche Bollen Workshop. In the heart of Den Bosch, a master pastry chef taught us how to craft the iconic sjeklade bol. With coffee, chocolate, and plenty of laughter, it was a delicious way to connect with colleagues and enjoy something completely different.

Two activities that perfectly capture how we learn, connect, and enjoy together. And although we did so much more this year, these moments were truly the cherry on top.

*Region South Committee together with
Meet Your Company -*



A dealing room experience

We had the unique opportunity to step inside the dealing room at our head office in Utrecht. A space that usually operates behind the scenes, driving critical financial decisions every day. Screens filled with real-time market data, traders focused intently on their positions, and the quiet hum of activity gave us a sense of the precision and speed required in this world. Seeing how trades are executed and risks managed in real time was truly an experience. Following the tour, we joined a knowledge session with Marcel Vermeer, Head of the EUR Swap Desk. His presentation, "A Journey Through a Trader's Mind - Does the brain of a Trader work differently than another person?", offered great insights into the psychology behind trading. Marcel explained how traders train their minds with a 10-rule method, to make rapid decisions under pressure, balance risk, and maintain clarity when stakes are high. Unfortunately, we couldn't take any pictures during the tour, as photography inside the dealing room is not allowed but the experience gave us a deeper understanding of the complexity and human skill behind every trade!

Meet Your Company Committee -



Activities

A Night to Remember:
Charity Gala 2025

This year’s Charity Gala was nothing short of inspiring! With around 100 enthusiastic attendees, we came together for one shared purpose: to make a positive impact by supporting an incredible cause: the fight against food waste. The evening was filled with energy and connection. Guests enjoyed a lively auction that sparked friendly competition, a fun photobooth capturing unforgettable moments and delicious homemade bites prepared by the very foundation we supported. Every detail reflected the spirit of cooperation and sustainability.

What made this event truly special was the collaboration between the Afterwork Committee and the Cooperative Impact Committee. Their joint effort turned a great idea into an unforgettable experience, proving that when we work together, we can create meaningful change. Thank you to everyone who joined us and contributed to this cause. Your generosity and enthusiasm made a real difference and reminded us that impact starts with cooperation.

Afterwork & Cooperative Impact Committee



Looking Back:
Innovate & Pitch with
Young KPMG

On July 17, 2025, we opened the doors at Laan van Langerhuize, Amstelveen for an inspiring afternoon of creativity and collaboration. Innovate & Pitch with Young KPMG brought together ambitious young rabo participants and KPMG professionals to tackle a real-world challenge: designing a new product for Rabobank.

Together, we achieved a hands-on consulting experience: Participants stepped into the role of a consultant, working on a live business case.

Innovation in Action: Teams brainstormed, refined ideas, and pitched their solutions to a jury of experts.
Meaningful Connections: The event fostered networking between students and KPMG’s young talent, sparking conversations about careers and consulting.

Celebration & Reflection: We wrapped up with informal drinks, sharing insights and celebrating the ideas generated.

This event wasn’t just about solving a case but it was about learning, collaborating, and experiencing the energy of consulting in practice. Thank you to everyone who joined and made this afternoon a success!

Intercompany Committee



Activities

A One Day Summit Full of Inspiration and Impact

This year's summit was different from previous editions: it was condensed into one full day. We kicked off at 09:30 with a central opening, followed by an inspiring program featuring a wide range of speakers and topics. From AI and the housing market to diversity, economic uncertainty, and how young professionals can stand out.

We deliberately curated a diverse lineup to ensure there was something for everyone. Among the speakers were influential leaders such as Lizette Wolters, CFO Bas Brouwers, Roland van der Vorst, Otto Raspe, and Ingrid van der Chijs.

We even welcomed two representatives from the Ministry of Finance to share insights on politics. The 100 available spots were filled in no time, reflecting the strong interest in the event.

Lunch took place at the Proeflokaal, where participants enjoyed a "no waste" menu and had the chance to connect informally.



To recharge after an intense morning, we added a fun element in the afternoon: activities ranged from designing robots to guided art tours through the Rabo headquarters and the museum, led by the head curator.

We closed the day with keynote speaker Simon van Teutem, journalist and author of *The Bermuda Triangle of Talent*, who shared thought-provoking insights on the career paths of ambitious young professionals.

The summit concluded with a networking drink, where the enthusiasm was palpable. Feedback confirmed this success: we achieved an average rating of 8.8, with the lowest score being an 8.

We look back on a truly inspiring and highly successful day.

Grow Committee



Activities

Christmas Crafting for a Cause

In December, we closed the year with one of our most meaningful Young Rabo traditions: crafting over 100 handmade Christmas cards for elderly residents in care homes.

The cards were delivered to Johannes Staete in Veghel and Laverhof Barbara in Wijbosch, where they were received with warmth and gratitude.

This initiative reflects the mission of the Cooperative Impact Committee: inspiring colleagues to contribute to social and cooperative themes in line with Growing a Better World Together.

The activity brought colleagues together in a festive, creative atmosphere and demonstrated how small gestures can have a significant impact. A special thank you goes to all participants.

It was a heartwarming way to end the year and a reminder of the positive change we can create together.

Cooperative Impact Committee



Activities

Our annual sailing weekend

In July, we travelled to the beautiful town of Heeg in Friesland for an unforgettable sailing weekend from Friday to Sunday.

After everyone arrived, stored their belongings, and found a place to sleep, we enjoyed a cozy meal together. The evening was all about getting to know each other, playing games, and, for the fanatics, even a little dance session in a local pub.

On Saturday morning, after breakfast, it was time to head out onto the water. Whether you were an experienced sailor or holding a rope for the very

first time, everyone could join thanks to the guidance of our sailing pros. We enjoyed the beautiful weather, the sailing itself, and even a refreshing dip for those who dared. In the evening, we returned for a cheerful BBQ and drinks.

After one last breakfast on Sunday morning, it was time to say goodbye, cast off, and head home. Tired but satisfied, we wrapped up a weekend full of sportsmanship, fun, and new connections. In short: it was a fantastic weekend! Thanks to everyone who joined. See you next year!

Region North & Sports Committee



Activities

From Farm to Table: An Unforgettable Experience

With a group of 30 participants we visited De Buitenkeuken at Eyckenstein, and it truly was an unforgettable day.



We began with an engaging session on regenerative eating, where we learned how this sustainable approach to food production contributes to the health of our planet. The information was not only fascinating but also inspiring, and it felt empowering to discover how we can each play a role in creating a healthier Earth.

After the talk, we were given a tour of the farm. The guides were incredibly passionate, captivating us with their stories about the animals, the crops, and the methods they use to ensure everything grows in harmony with nature. It was truly eye opening to see how much care and attention goes into every detail.

To top it all off, we were treated to a delicious, honest meal prepared with fresh ingredients from the farm. The result was not only delightful but also a beautiful reflection of everything we had learned that day.

It was a sunny day filled with new knowledge, flavorful dishes, and wonderful experiences that will help inspire more sustainable choices in the future.

Sustainable Future Committee

Activities

Young Rabo Research Trip 2025: Germany

A week of research, leadership development, and cultural exchange

From October 4 to October 11, 2025, we embarked on an inspiring journey to Germany. The week was designed to combine professional insights, personal growth, and cultural experiences in a way that challenged and enriched every participant. We began by visiting the Anuga trade fair, one of the world's leading events for the food and beverage industry. The fair showcased innovations, global market trends, and sustainability initiatives shaping the future of food systems.

We then travelled to Frankfurt, where we connected with colleagues from the local Rabobank office and concluded with an inspiring visit to the European Central Bank (ECB). Our colleagues delivered insightful presentations that provided valuable perspectives on the German market and Rabobank's role within it. At the ECB, we explored the role of financial institutions in a rapidly changing world and discussed how Rabobank can contribute to a sustainable future.

We also visited two clients: Müller Milk, a family-owned company, and Paulaner, a traditional beer brewery. These visits offered valuable insights into their sustainability strategies and the challenges

they face in an evolving market. The discussions provided a deeper understanding of how innovation and resilience are shaping the future of the soft commodities sector.

In Munich, we attended a compelling presentation by Tony's Choccolonely, where we gained insight into their ideals, collaborations with stakeholders, and the impact of price volatility on their mission to create a fairer chocolate industry. Additionally, the Netherlands Consulate shared fascinating perspectives on cultural differences between Germany and the Netherlands and explained their role in supporting Dutch businesses and diplomatic relations in Munich.

Personal leadership was another cornerstone of the trip. In the serene setting of a beautifully located castle in Bavaria, participants engaged in reflective sessions and leadership exercises that encouraged growth, self-awareness, and collaboration. This tranquil environment offered the perfect backdrop for meaningful conversations and personal development.

Research Trip Committee

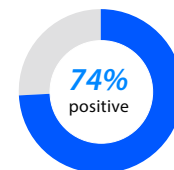


Survey results & feedback

Members value Young Rabo for connection, development, fun, and a sense of belonging, and see it as an important part of their experience at Rabobank.

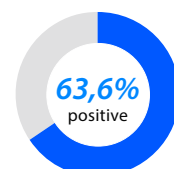
Inclusivity and Diversity

Most members feel the community is inclusive, with an average score of 3.94 (74% positive).



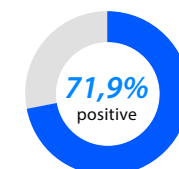
Transparency and Communication

Transparency scored 3.72, highlighting a need for clearer and more frequent organizational updates (63,6% positive).



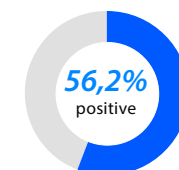
Work Enjoyment

Work enjoyment scored 4.01, showing Young Rabo contributes significantly to job satisfaction (71,9% positive).



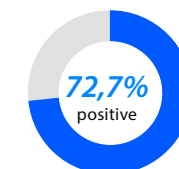
Youth Representation

Representation of the younger generation scored 3.60, indicating a need for stronger visibility and advocacy (56,2% positive).



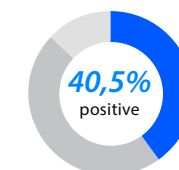
Pride in Being Part of Young Rabo

Pride scored 4.00, indicating members feel positively about belonging to Young Rabo (72,7% positive).



Career Support

The importance of Young Rabo for career development scored 3.81, showing members value YR for growth and internal mobility (40,5% positive, 47% neutral).



“YR makes it easier to meet people and feel connected.”



Member reflection

Members are positive about Young Rabo, but they mainly want better communication, more (and earlier) visibility, more inclusivity/English, and an activities program that fits their schedules and interests even better.

What our members say

Young Rabo as a Playground for Growth: Two Members Look Back

For Iris Renckens and Emmaly Scheepstra, Young Rabo has been more than just a network, it has been a defining thread woven throughout their Rabobank careers. With more than 10 years of membership each, they represent a generation that grew up within the organization, shaped by committees, study trips, and countless activities that strengthened their connection to the bank.



For **Emmaly**, whose Rabobank journey began 14 years ago, Young Rabo provided a sense of community from the very start. Her involvement ranged from curling in Meppel to years of dedication to the Regional Committee North and several research trips, including organising the unforgettable trip to England. What she values most are the relationships: *"In the committees, genuine connections and friendships were formed,"* she reflects. Young Rabo, in her eyes, is *"a unique selling point of Rabobank,"* a reason she remained deeply connected to the organization and continued to grow her network and confidence.



Iris shares a similarly deep-rooted story. From the moment she joined Rabobank 11 years ago, she has spent nearly every year in a committee, often even two. From the early HR Committee to the GROW Committee (now rebranded as the Personal Development & GROW Committee), through lustrum years and leading the 2020 research trip, she has experienced almost every form Young Rabo has taken. She describes the association as a *"safe playground to learn"*, a place to experiment, make mistakes, and develop leadership skills in a low risk environment. Her proudest moments are the many strong, impactful committees she helped shape and the initiatives she launched that have since grown into cherished annual traditions.

Over the years, both Iris and Emmaly have seen Young Rabo evolve into the vibrant, inclusive, and internationally connected community it is today. Iris highlights how the network has broadened in diversity and has become a place where colleagues from across the organisation feel at home. Emmaly recognises the same shift: a culture that has grown more welcoming, warm, and reflective of the wider Rabobank community. What unites them is a deep sense of pride in this transformation. Young Rabo has become a thoughtfully designed environment where young professionals can connect, learn, and grow with confidence.

They also highlight the value of connection, understanding how the organisation works, meeting colleagues beyond your own team, and learning to navigate a complex cooperative environment.

As their active committee years within Young Rabo come to an end, one message stands out for new members:

"Go to that first activity, preferably together with a colleague, and let the network pull you in."

And if there is one lesson they want to leave behind, it is this:

"Young Rabo teaches you something precious: how to move through the organisation with confidence, curiosity, and connection."

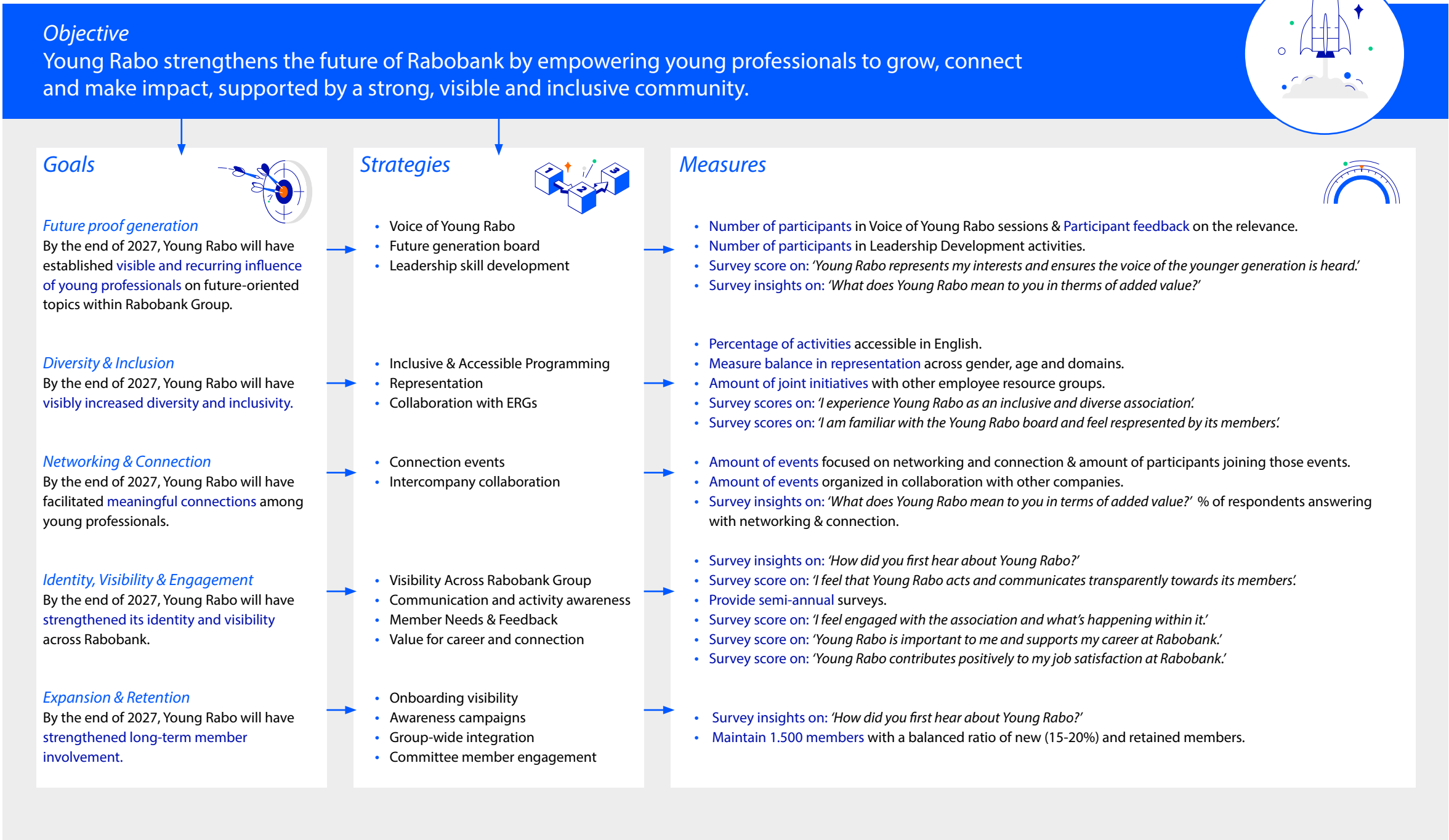


Looking forward to 2026-2027

With the foundations of 2024 and 2025 firmly in place, the years ahead mark a shift from strengthening to accelerating.

For 2026 and 2027, we are guided by a clear strategic plan and a set of tangible goals that reflect our ambition to build a visible, inclusive, and future ready community.

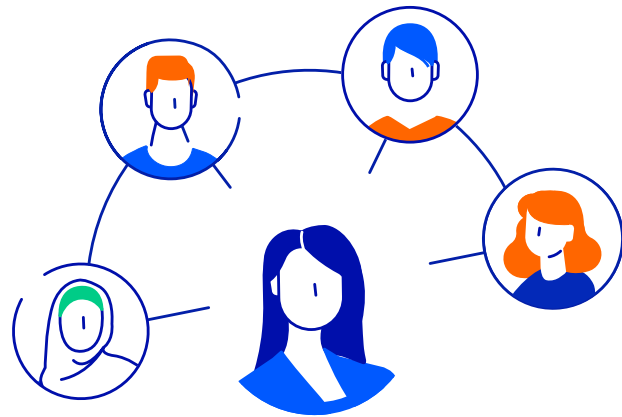
Together, these priorities form a forward looking agenda that builds on the momentum of recent years while preparing us for the challenges and opportunities ahead. With a renewed strategy and clear ambitions, we are ready to take the next steps toward an even stronger future.



Networking in motion

Internal and External Relationships

At Young Rabo, we recognise that strong relationships are at the heart of our impact. Our internal and external network forms the foundation of who we are and how we grow as a youth association. We aim to become an even more familiar and accessible presence for colleagues across the organisation and for our external partners.



To support this ambition, we actively invest in building meaningful connections. Internally, we work closely with our Advisory Board to identify areas of opportunities for collaboration and increasing our overall visibility across the organisation. The aim is to shape and further strengthen the collective voice of our association, broaden the development of our members and contribute to a more connected organisation.

Externally, we engage with a diverse network of partner organisations to bring in new perspectives and experiences that enrich our community. By maintaining strong relationships beyond Rabobank, we offer our members access to knowledge, best practices and cross sector inspiration. These collaborations help us position Young Rabo as an active contributor to the wider ecosystem of young professionals.

Internal

In 2025, Young Rabo focused strongly on strengthening its internal relationships and deepening its roots within Rabobank. As a youth association, we recognise that meaningful internal connections are essential for our visibility, our impact and the long term growth of our community.

Strategic Alignment with the Advisory Board

A key priority this year was improving our strategic alignment with the Advisory Board. By engaging more frequently and more proactively, we positioned Young Rabo as a relevant and forward looking partner within the organisation. This closer collaboration helped us sharpen our strategic direction and ensured that our initiatives align more closely with Rabobank's broader goals. It also supported our ambition to become more deeply embedded in the organisation and to play a stronger role in representing Young Rabo as a platform and a community.

Collaboration with Employee Resource Groups (ERGs)

Young Rabo also invested in building stronger ties with Employee Resource Groups, including RaboRainbow and RaboWomen. These collaborations created space for shared events, knowledge exchange and the development of initiatives that support an inclusive and diverse workplace. By working more closely with ERGs, we contributed to a culture where young professionals feel supported, connected and able to grow in an environment that values belonging, representation and collective learning.

Presence in Early Career Communities

Another important step in 2025 was strengthening our presence in early career programs across Rabobank. We took part in the kick off moments of the Early Career Programs and engaged with the Rabo Trainee Association. By welcoming new talent early in their journey, we positioned Young Rabo as a natural home base for young colleagues. This early connection helps new joiners find their way within the organisation and ensures that they know where to go for community, development opportunities and peer support.

Building a Connected Internal Network

All these efforts contributed to building a more connected internal ecosystem. Through stronger strategic alignment, deeper collaboration with ERGs and a more visible presence among early career colleagues, Young Rabo strengthened its role within Rabobank. These relationships not only support the ambitions of our members but also reinforce our contribution to the cooperative spirit and long term mission of the bank.

Relations Internal & External

External

In 2025, Young Rabo focused strongly on expanding and deepening its external relationships. It was a year in which collaboration became a central theme, and we increasingly found ourselves connected to a wide network of young professionals across the financial sector and beyond.

Socires: Young Leaders in Finance (YLF)

Our partnership with Socires continued through the Young Leaders in Finance pilot program. This included six seminars on personal, professional and societal themes, guided by academics, economists and other experts. The program gave our members the chance to explore topics such as purpose in work, ethics and the future of the financial sector. We will continue this collaboration in 2026 and explore opportunities to expand it together with other Young Organizations.

FLAIRS: The Largest Banking Congress for Young Professionals in the Netherlands

Through Flairs, Young Rabo contributed to organising the largest banking congress for young professionals in the Netherlands. This annual event brings together young communities from the five major banks and offers a unique platform for learning, inspiration and sectorwide connection. Alongside ING, ABN AMRO, ASN Bank and Van Lanschot, we also worked on redefining the strategic direction of Flairs. The goal is to further strengthen collaboration between the youth organisations and ensure that the congress continues to meet the needs and ambitions of the next generation of financial professionals.

Stichting SIBI: Intercompany Festival

The Intercompany Festival again served as a platform where young networks from different organizations met and exchanged perspectives. Young Rabo participated actively and contributed to strengthening intercompany connections.

Young Utrecht Network (YUN)

Together with Young PepsiCo, we focused on expanding the footprint and impact of the Young Utrecht Network (YUN) among organisations established in the Utrecht region. Our goal is to strengthen collaboration between existing youth communities and increase visibility and participation across the city. By building new connections and engaging additional Utrecht based young networks, YUN continued to evolve into a broader and more inclusive platform for young professionals.

Dutch Association of Banks (NvB) Youth Council

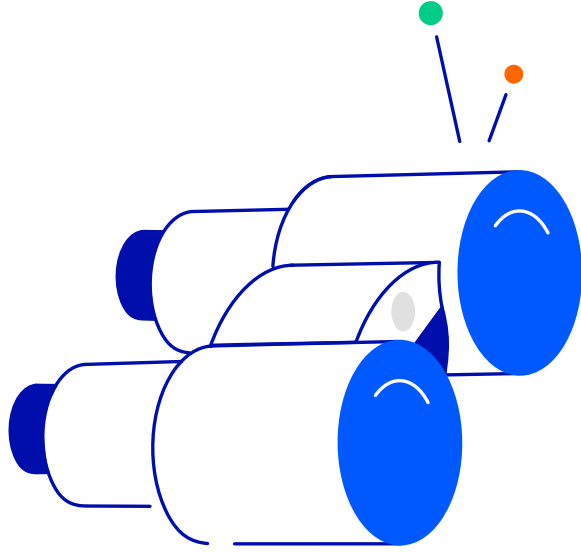
As Chair of the Youth Council, Young Rabo directly contributes and leads discussions on sustainable banking, the financing of the climate transition and long term ambitions for the financial sector. Our involvement ensures that the perspective of young professionals shapes the conversations about the future of responsible and sustainable banking, directly advising the Board of the Dutch Association of Banks with input from our members on the most important developments on these themes. As the Young Rabo board, we see this council as an important platform to contribute to (Young) Rabo’s societal purpose.



FLAIRS



Forward Looking, into '26



WeShareTalent: Preparing for the Young Generation Tour

At the end of 2025, we entered into a new collaboration with WeShareTalent through the Young Generation Tour. Starting from Q2, a series of events will be offered with a focus on career development, wellbeing, generation dynamics, networking and emerging topics such as AI. Through this partnership we want to offer our members a cross sector environment that supports growth and exchange between young professionals.

Expansion Toward Rabobank Group and DLL

A significant strategic focus in 2025 was the exploration of expanding Young Rabo within Rabobank Group, including DLL into the existing infrastructure of our association. This development aims to create a stronger and more unified young network across multiple organizational units. We expect to progress further on this in 2026 and initiate a pilot to understand the feasibility of a complete roll-out.

Interview with Christina van Zanten



Christina van Zanten

1. Talent Development

How does Rabobank approach talent development for young professionals?

At Rabobank, we believe that investing in talent is essential to build a future ready workforce that can navigate increasing complexity, digitalisation, and societal transitions. Our approach is intentional and structured: we attract, develop and retain professionals through a clear, bank wide Talent Strategy that aligns the trainee program with long term workforce and succession needs.

We focus strongly on personal development, craftsmanship, leadership skills and broad organisational exposure, ensuring that trainees start their careers with clarity, confidence and opportunity.

What programmes and initiatives support emerging talent?

We have recently redesigned the talent landscape to improve coherence, quality and impact. Key programmes include:

- Rabobank Traineeship – an overarching talent programme with five specialised tracks (Global, Wholesale, Retail, Risk & Finance,

Business & IT). Trainees rotate, follow structured development, and contribute across domains, focusing on personal leadership, resilience and self awareness

- Early Career Program (ECP) – a new initiative that offers starters a short development path aligned with business needs.
- Rabo Talent Accelerator (RTA)- a talent programme with different modules specifically for talents from scale 9 and up, supporting talents in their journey through Rabobank

Across all programmes, we aim to build a consistent, scalable and data informed talent pipeline — an insight emphasised throughout the Talent Strategy.

How do you ensure these programmes align with evolving organisational and market needs?

We continuously align our programmes with Rabobank's Top Talent Strategy, Strategic Workforce Planning, and input from domains and leadership. Depending on outcomes of these, the programs are adjusted. By doing so, we ensure our young talent inflow truly contributes to the bank's long term capability building.

2. Diversity, Equity & Inclusion

Why is DE&I so important to Rabobank, and how does it translate into practice?

DE&I is essential because we can only be successful when we have a diverse employee base, that attracts diverse clients and understands the various needs of our clients. Also essential is that everyone feels safe, valued, respected and able to be their authentic self. Inclusion is not a separate agenda, we embed it in our client processes, to attract clients but also to avoid discrimination and we embed it in our HR processes, leadership development, Talent Management, recruitment, and daily decision-making.

We focus on behavioural inclusion (how we work together) and structural inclusion (how our systems support fairness), ensuring that DE&I is integrated into everything we develop.

Relations Internal & External

How does diversity drive innovation and growth within the organisation?

Diverse teams bring richer perspectives, better decisions and more creativity. Whether in data & analytics, client-facing teams or innovation-focused domains, cultural and cognitive diversity leads to higher performance and stronger problem-solving. Psychological safety — a pillar of our DE&I mission — ensures people dare to speak up and learn, which is essential for sustainable growth and innovation.

3. The Role of Young Rabo

How do you see Young Rabo's role in strengthening talent and diversity?

Young Rabo plays a vital role in helping young professionals feel at home, making connections and developing themselves. As an ERG, it creates a safe and energising space where young colleagues can explore opportunities, access networks, and contribute to the broader organisation. Young Rabo helps create a sense of belonging, which is the foundation of both talent development and inclusion.

How does your team collaborate with Young Rabo to build an inclusive community?

We work closely with Young Rabo on topics such as events, DE&I dialogues, onboarding experiences and talent-related initiatives. A nice example is the reverse mentor program which is a collaboration between Young Rabo and Talent development.

4. Rabobank's Added Value

What makes Rabobank stand out as an employer in terms of retention, job satisfaction and development?

Rabobank offers a strong sense of purpose as a cooperative bank, which attracts employees. Also I think we have a culture that values people, learning and connection, an inclusive environment and meaningful work where employees can contribute to society.

How do you ensure employees feel connected and continue to grow?

This will not always be the case, sometimes people don't feel connected. But we try to do this by offering structured learning journeys and access to Rabo Academy, encouraging internal mobility through Talent Mobility Boards and coaching and maintaining open conversations on career development (e.g., GROW conversations).

What role do DE&I and Young Rabo play in this?

DE&I drives the DE&I strategy and execution plan so people feel seen and supported, while Young Rabo ensures they feel connected and inspired. Together, they hopefully strengthen belonging, a key driver of retention, performance and engagement.

5. Future Vision

What is your ideal vision for talent development and inclusion at Rabobank?

My ideal vision is a Rabobank where every colleague, regardless of background, expertise or career stage, experiences equal opportunity, meaningful growth and a deep sense of belonging. I envision a talent ecosystem that is client and data driven, inclusive by design, globally aligned and truly future focused.

What steps must the organisation take to achieve that vision?

I think we have a robust foundation to achieve this, but of course, we can improve for example in embedding DE&I across all HR processes, strengthening cross-domain talent mobility and driving consistency in how we identify, develop and appoint talent.

What drives you personally to champion these themes?

First of all I love people and I love results and in this job, these both come together. After designing the Talent and DE&I strategy I love to see everything coming together. And of course that it works and we deliver results. But maybe most of all I can contribute and add value every day.

6. Personal Touch

What do you find most inspiring about working with young talent?

Young talent brings curiosity, courage, and a refreshing perspective. They challenge assumptions, embrace change and push us to think differently. Their openness and drive creates energy.

Can you share a success story showing what's possible when talent and inclusion come together?

A great example is seeing trainees who start unsure about their place in the organisation, but who, through coaching, inclusive teams, and meaningful assignments, grow into confident contributors and even future leaders. We've seen people flourish when they feel safe to speak up, supported to learn, and empowered to take opportunities. That combination of talent and inclusion truly transforms careers, and strengthens Rabobank as a whole.

Finances

Contribution Young Rabo

At the start of 2025, Young Rabo experienced a temporary dip in its memberships due to the clean up of inactive members that followed the 2024 end of year email campaign. This decline was offset by new registrations, continuing the upward trend of recent years. The increased visibility of Young Rabo in Young Talent Management activities and during its annual promotion week contributed significantly to this momentum.

In line with previous years, and to keep Young Rabo accessible to all young professionals, the membership fee remained €28 per year.

Member contributions for activities

Member contributions are kept to a minimum to ensure inclusivity and avoid additional financial barriers beyond the annual membership fee. For activities with significantly higher costs, such as the Research Trip and the Ski Trip, or events that include alcohol, member contributions are required. In addition, to protect the association from irreversible costs, no show fees may be applied when members cancel too late or do not show up to events.

Maximizing value for members

Young Rabo remained focused on delivering value to members while keeping overhead costs low. In 2025, both activity (85% of €145,266) and overhead (15% of €145,266) costs increased, driven by a higher number of activities and the implementation of Exact Online and Exact SRXP. These systems were implemented to enhance operational efficiency and strengthen our internal processes. The introduction of Exact SRXP, for example, now enables committee members to submit their expense claims digitally rather than via Excel. This improvement has streamlined the expense claim workflow and has resulted in a reduction of the administrative effort required for processing submissions.

Food and teambuilding costs remained stable for the committees in place, reflecting strong in person collaboration. Thanks to our solid equity position, we continued to minimize personal contributions for activities wherever possible, ensuring broad accessibility.

Profit & Loss 2025

The 2025 results differ from budgeted figures in both revenues and costs. Revenues exceeded expectations due to higher than forecasted member contribution for activities. On the cost side, several committees underspent their budgets for operational reasons. Encouraging efficient and timely budget utilization remains a challenge. Therefore, from 2026 onward, we will increase the frequency of financial reviews with committee treasurers.

Committee Costs

- FLAIRS: Required additional budget due to higher activity costs and delayed partner funding.
- Ski Trip: Exceeded budget due to two higher invoices and a board decision to send one board member as representative. As the Ski Trip is an extended trip including several nights, the board considered having a board member present in case of emergencies. As a result, one member of the board was made available and the board decided to cover the board member's travel and accommodation expenses.
- Branding: Underspent as the branding strategy was approved mid year.
- Charity Gala: Cooperation between the Cooperative Impact Committee and the Afterwork Committee. Related costs were allocated to the Cooperative Impact Committee, creating a variance with the Afterwork Committee.
- Reverse Coaching: Lower costs due to sessions taking place internally.
- Kick Off Activity 2026: Came in below budget after an initial overestimation.

General Association Costs

- Higher banking costs due to more transactions and increased fees.
- Increased insurance costs due to an expanded insurance package from October onwards.
- Higher accounting costs following the implementation of Exact Online and Exact SRXP.
- Increased communication, marketing, and promotional costs, driven by the 2024 annual report, new banners (ordered in 2024), and rising website expenses.

Finances



PROFIT AND LOSS ACCOUNT

IN EUR	Budget 2025	Realisation 2025	Realisation 2024
Revenues			
Membership Contribution	42.000,00	43.428,00	46.172,00
Contribution Rabobank Group	123.737,00	123.737,00	130.000,00
Total revenue	165.737,00	167.165,00	176.172,00
Committee and Activity Costs			
Congress Committee	-	-	22.868,19
FLAIRS Committee	6.100,00	5.751,84	3.600,00
GROW Committee	10.000,00	5.653,33	2.241,86
Committee Region North	5.600,00	5.507,66	
Committee Region East	-	-	10.521,76
Committee Region South	4.720,00	4.543,62	
Committee Region West	-	-	
Audit Committee	-	-	-
Sport Committee	4.000,00	4.076,53	5.014,93
Ski Trip	7.500,00	9.133,02	7.645,23
Sailing Trip	4.000,00	4.079,16	-
Research Trip Committee	10.000,00	43.859,13	42.280,83
Meet Your Company Committee	3.000,00	3.450,09	0,00
Branding Committee	4.000,00	2.319,49	9.354,13
Intercompany Committee	7.000,00	6.101,68	5.069,00
Afterwork Committee	6.000,00	2.997,90	6.088,20
Cooperative Impact Committee	5.500,00	6.697,87	4.585,54
Sustainable Future Committee	5.000,00	4.495,61	4.054,84
Reverse Coaching Committee	1.500,00	497,25	-
New Member Activities	3.000,00	839,89	1.489,65
Committee Member Activities	5.000,00	4.630,14	3.379,82
External Activities (SOCIRES)	2.250,00	1.700,00	1.834,57
Kick-Off Activity Association Year 2026	3.000,00	1.105,74	2.052,53
Committee Training Activities	1.500,00	1.420,54	-
Young Rabo Board	5.630,00	3.893,17	3.705,97
Total: Committee and Activity Costs	104.300,00	122.753,66	135.787,05
General Association Costs			
Banking Costs	1.300,00	1.637,21	1.388,62
Accounting Costs	2.600,00	4.028,85	969,70
Insurance Costs	600,00	660,88	543,96
Communication, Marketing and Promotional Costs	4.000,00	7.489,58	5.838,95
Total: General Association Costs	8.500,00	13.816,52	8.741,23
Food, Team Building and Hospitality Costs	15.424,00	8.696,14	11.987,30
Total costs	128.224,00	145.266,32	156.515,58
Interest Income	PM	1.898,39	2.809,83
Result	37.513,00	23.797,07	22.466,25
Reservation 5th Lustrum (2027)	4.000,00	4.000,00	4.000,00
Reservation Corporate Identity and Website	6.000,00	6.000,00	6.000,00
Total: Reservations	10.000,00	10.000,00	10.000,00
Result after reservations	27.513,00	13.797,07	12.429,33

Equity and balance sheet

As of January 1st 2026, Young Rabo’s equity increased to €159,229 (increase of €23,797), driven by higher revenues and lower overall costs. Of the total €159,229, €16,000 is reserved for the sixth lustrum in 2027 and €18,000 is reserved for the corporate identity and website. The annual allocations amount to €4,000 for the lustrum and €6,000 for the corporate identity and website.

Assets

- Prepaid Expenses: Advance payments for the 2026 Ski Trip.

Liabilities

- Accounts Receivable: Costs booked on Rabobank’s internal Young Rabo project code and to be settled in 2026. The costs are related to new member lunches, drinks, and committee activities.
- Accrued Liabilities: Member contributions for the 2026 Ski Trip.

BALANCE SHEET 2025

IN EUR	Debit	Credit
Prepaid Expenses	42.488	
Bank Clearing Account – Payments	1.853	
Savings Account	141.898	
Bank Clearing Account – Receipts	28.808	
Liquid Assets	172.559	
Total Assets	215.047	
Equity		135.432
Accrued Liabilities		44.830
Accounts Receivable		10.988
Liabilities		55.818
Total Liabilities and Equity		191.250
Net Result 2025		23.797
Total: Balance	215.047	215.047

Finances



Equity Development

As our equity has continued to grow in recent years, the Young Rabo Board has decided to request a lower financial contribution from the Managing Board of Rabobank Group for 2026 (2025: €85,000 and 2026: €50,000). This allows us to make responsible use of our existing reserves and gradually bring our equity back to a healthy, sustainable level. Looking ahead, our aim is to maintain an equity position that matches our operational needs while keeping sufficient reserves to support continuity and future strategic initiatives.

EQUITY DEVELOPMENT 2025-2026

IN EUR	2025	2026
Equity	135.432	100.030
Reservation Lustrum and Corporate Identity	34.000	44.000
Net Result (before reservation)	23.797	-59.200

Budget 2026

The expected 2026 income totals €92,000, consisting of €42,000 in Membership Contributions and €50,000 in contributions from the Managing Board of Rabobank Group. Additional provisional income may arise from member contributions for specific activities, such as the Research Trip, potentially raising the total above €92,000.

In 2026, Young Rabo is pleased to reintroduce three committees and activities: Regional Committee East, Regional Committee West, and Congress. The Charity Gala has been given a dedicated budget to ensure financial transparency, and the Intercompany Committee and SOCIRES have been merged.

The Young Rabo Board budget includes allocations for unforeseen expenses, operational support, regional pitch funding, and strategy meetings to ensure that the board can effectively support the committees throughout the year.

BUDGET 2026

IN EUR	
Revenues	
Membership contribution	42.000
Contribution Rabobank Group	50.000
Total Revenue	92.000
Costs	
Activity/Committee Costs	
Congress Committee	12.500
FLAIRS Committee	4.000
GROW Committee	7.500
Committee Region North	3.000
Committee Region East	3.000
Committee Region South	3.000
Committee Region West	3.000
Audit Committee	0
Sport Committee	5.000
Ski Trip	0
Sailing Trip	4.000
Charity Gala	5.000
Research Trip Committee	30.000
Meet Your Company Committee	2.000
Branding Committee	4.000
Intercompany Committee	10.000
Afterwork Committee	5.000
Cooperative Impact Committee	1.000
Sustainable Future Committee	6.000
Reverse Coaching Committee	1.500
New Member Activities	3.500
Committee Member Activities	6.000
External Activities	0
Kick-Off Activity Association Year 2027	1.500
Committee Training Activities	1.500
Young Rabo Board	16.700
General Association Costs	
Banking, Accounting & Insurance Costs	6.000
Communication, Marketing and Promotional Costs	3.500
Food and Team Building Costs	15.500
Total Costs	151.200
Result	
Reservation 5th Lustrum (2027)	4.000
Reservation Corporate Identity and Website	6.000
Result after reservations	- 69.200

Finances



Audit Committee Statement

Throughout 2025 the Audit Committee has conducted a thorough review of the financial records of the association. Our assessment included an examination of all reimbursements, invoices, bookkeeping (software), and bank statements. We found no significant irregularities.

We compliment Lynne, the treasurer, for her diligent work on the finances throughout 2025. Lynne demonstrated leadership and growth in her role. Daring to take necessary steps to further professionalize the bookkeeping of the organisation. She has been open for feedback and sought active collaboration, not only with the Audit Committee but also other stakeholders to ensure a smooth and more streamlined financial process. With her explanation of the details of the financial decisions made over 2025 in the annual report as well as her intended explanation at the GME, the Audit Committee believes Lynne has been able to demonstrably account for all the finances of the association.

Based on our findings, we give a positive sign-off on the finances of 2025. We are looking forward to a close cooperation for 2026 and reaping the benefits of the structure set in place over 2025. The Audit Committee remains available to provide further explanations of our audit if needed.

Colofon

Statutory name
Young Rabo

Legal form
Association with
full jurisdiction
Statutory seat

Utrecht, Chamber of
Commerce 30159193

Design
The Creative Hub

April 2026
In this annual
report Rabobank
is regularly cited.
By this we mean
Rabobank Group,
so also all other
entities within
this group, unless
in the context
that can only
Rabobank
cooperative U.A.
is meant.



A safe environment

*For young professionals
to focus on their personal
development*

Connect with others

*And share their opinion
on relevant topics*

YOUNG
Rabo