

GRI CONTENT INDEX

2022



GRI content index

Statement of use	BNG Bank N.V. has reported in accordance with the GRI Standards for the period 1 January 2022 to 31 December 2022.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	not applicable

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION (annual report)	LOCATION (website)	OMISSION			SECTOR STANDARD REF. NO.
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
General disclosures							
GRI 2: General Disclosures 2021	2-1 Organizational details	4.1 Corporate Structure Backcover	Financiering Betalingsverkeer Funding Duurzaam	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.			
	2-2 Entities included in the organization's sustainability reporting	7.2 Reporting Principles					
	2-3 Reporting period, frequency and contact point	7.2 Reporting Principles Backcover					
	2-4 Restatements of information	7.2 Reporting Principles					
	2-5 External assurance	8.3 Other Information					
	2-6 Activities, value chain and other business relationships	1.1 Our Road to Impact	Ons kompas naar impact				
	2-7 Employees	2.1 Employees					
	2-8 Workers who are not employees	2.1 Employees					
	2-9 Governance structure and composition	4.1 Corporate Structure 6.2 Composition of the Supervisory Board and Committees	Reglement Supervisory Board Corporate Governance Organisatie en bestuur Ownership and structure				
	2-10 Nomination and selection of the highest governance body	6.2 Composition of the Supervisory Board and Committees 6.3 Activities of the Supervisory Board					
	2-11 Chair of the highest governance body	6.2 Composition of the Supervisory Board and Committees					
	2-12 Role of the highest governance body in overseeing the management of impacts	4.1 Corporate Structure 7.1 Value creation and materiality of impacts					
	2-13 Delegation of responsibility for managing impacts	4.1 Corporate Structure					
	2-14 Role of the highest governance body in sustainability reporting	6.2 Composition of the Supervisory Board and committees 6.3 Activities of the Supervisory Board	Reglement Executive committee				
			Reglement Raad van Commissarissen				
	2-15 Conflicts of interest	6.3 Activities of the Supervisory Board					
2-16 Communication of critical concerns	2.3 Compliance	BNG Bank bedrijfscode Regeling melding vermeende misstand Klachtenprocedure					

	2-17 Collective knowledge of the highest governance body	4.2 Composition of the governing body and the organisation 6.2 Composition of the Supervisory Board and committees					
	2-18 Evaluation of the performance of the highest governance body	6.3 Activities of the Supervisory Board					
	2-19 Remuneration policies	2.1 Employees 8.1 Consolidated Financial Statements	Beloningsbeleid				
	2-20 Process to determine remuneration	2.1 Employees 6.4 Activities of the Supervisory Board Committees	Beloningsbeleid				
	2-21 Annual total compensation ratio	2.1 Employees					
	2-22 Statement on sustainable development strategy	Foreword					
	2-23 Policy commitments	2.3 Compliance	BNG Bank bedrijfscode				
	2-24 Embedding policy commitments	2.3 Compliance	BNG Bank bedrijfscode				
	2-25 Processes to remediate negative impacts	2.3 Compliance 7.1 Value Creation and Materiality					
	2-26 Mechanisms for seeking advice and raising concerns	2.3 Compliance					
	2-27 Compliance with laws and regulations	2.3 Compliance					
	2-28 Membership associations	4.1 Corporate Structure					
	2-29 Approach to stakeholder engagement	4.1 Corporate Structure 7.1 Value Creation and Materiality					
	2-30 Collective bargaining agreements	2.1 Employees					
Material topics							
GRI 3: Material Topics 2021	3-1 Process to determine material topics	7.1 Value Creation and Materiality		A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.			
	3-2 List of material topics	7.1 Value Creation and Materiality					
Client partnerships and stimulating social impact of clients							
GRI 3: Material Topics 2021	3-3 Management of material topics	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions				Not applicable	This is no material subject.	
	305-2 Energy indirect (Scope 2) GHG emissions				Not applicable	This is no material subject.	
	305-3 Other indirect (Scope 3) GHG emissions	1.1 Driven by Social Impact 7.1 Value Creation and Materiality 7.3 Glossary					
	305-4 GHG emissions intensity	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
	305-5 Reduction of GHG emissions	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
	305-6 Emissions of ozone-depleting substances (ODS)				Not applicable	This is no material subject.	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions				Not applicable	This is no material subject.	

Own indicator	BNG Bank's Net Promoter Score among clients to which it has provided loans is 20% or higher.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality			Information unavailable/incomplete	The measurement of BNG Bank's net promotor score was performed in the domain of lending subject to solvency requirements. Because BNG Bank's client portfolio also includes lending that is not subject to solvency requirements, this measurement is not representative. The effectiveness of this methodology will be reviewed in 2023.	
Market leader in the public domain							
GRI 3: Material Topics 2021	3-3 Management of material topics	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	Scoring percentage for lending volume exceeds 55%.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Social impact on five SDG's							
GRI 3: Material Topics 2021	3-3 Management of material topics	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	Increase of the social impact in 2022 relative to the impact in 2021 exceeds 0.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality			Information unavailable/incomplete	For the material topic "Social impact on five SDGs", in 2021, BNG Bank has started the development of a methodology for measuring this impact. This methodology was tested in 2022 but is not yet finalised. Preliminary measurements show an increase in BNG Bank's impact on the SDGs between early 2021 and early 2022.	
Ethical conduct in accordance with core values							
GRI 3: Material Topics 2021	3-3 Management of material topics	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	Extent to which employees indicate that core values guide their behaviour corresponds to a score of 7.5 or higher.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	Employee engagement score exceeds 7.5.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Data security and high-quality data							
GRI 3: Material Topics 2021	3-3 Management of material topics	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					

Own indicator	Score for the quality and accessibility of data is 'Good' or higher.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality			Information unavailable/incomplete	For the material topic "Data security and high-quality data", the measurement method for data quality is under development. BNG Bank strives to look for one overall reliable image of the data quality. For this standard, in 2023, connection will be sought to the Principles for Effective Risk Data Aggregation and Risk Reporting it Basel Committee on banking supervision	
Efficient organisation							
GRI 3: Material Topics 2021	3-3 Management of material topics	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	Improving the turnaround time for the client acceptance process. The turnaround time for the CDD process is less than 48 days.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	Improving the turnaround time for the credit review process. The turnaround time for credit reviews is less than 81 days.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	The 'First Time Right' percentage for credit reviews exceeds 77%.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Attractive and future-proof working environment							
GRI 3: Material Topics 2021	3-3 Management of material topics	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	Employees rate the extent to which BNG Bank offers them the opportunity to develop with a score of 7.5 or higher.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					
Own indicator	Employee Net Promoter Score (extent to which employees see BNG Bank as an attractive employer) is 3 or higher.	1.1 Driven by Social Impact 7.1 Value Creation and Materiality					



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