



# GRI Content Index 2019

Comprehensive option

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# GRI 100 Universal standards

## GRI 102: General disclosures 2016

Material topic: Ethics and compliance (section 3)

### 1. Organizational profile

GRI		Disclosure annual report	Disclosure website	Notes
102-1	Name of the organization	3.1 Structure		
102-2	Activities, brands, products, and services	1.2 Business model	<a href="#">Financiering</a> <a href="#">Betalingsverkeer</a> <a href="#">Funding</a> <a href="#">Lending</a> <a href="#">Sustainability</a>	
102-3	Location of headquarters	3.1 Structure	<a href="#">Contact</a>	
102-4	Location of operations	1.2 Business model	<a href="#">Contact</a>	
102-5	Ownership and legal form	3.1 Structure	<a href="#">Corporate governance</a> <a href="#">Algemene Vergadering van Aandeelhouders</a> <a href="#">Ownership and structure</a>	
102-6	Markets served	1.2 Business model	<a href="#">Lending</a>	
102-7	Scale of the organization	Selected financial data		
102-8	Information on employees and other workers	3.3 Employees 5.2 Reporting principles		
102-9	Supply chain	3.5 Compliance		
102-10	Significant changes to the organization and its supply chain	3.1 Structure		
102-11	Precautionary Principle or approach	3.6 Risk management Risk Section, Annual report	<a href="#">Sustainability policy</a>	
102-12	External initiatives	5.2 Reporting principles		
102-13	Membership of associations	3.1 Structure		

## 2. Strategy

GRI		Disclosure annual report	Disclosure website	Notes
102-14	Statement from senior decision-maker	Foreword		
102-15	Key impacts, risks, and opportunities	1.3 Relevant topics 1.6 Developments in the environment 1.5 In contact with stakeholders 5.1 Connectivity information 2. Our contribution in 2019 and outlook 3.6 Risk management Risk Section, Annual report	<a href="#">Sustainability policy</a>	

## 3. Ethics and integrity

GRI		Disclosure annual report	Disclosure website	Notes
102-16	Values, principles, standards, and norms of behavior	1.1 Mission and Strategy 3.5 Compliance	<a href="#">BNG Bank Bedrijfscode</a>	
102-17	Mechanisms for advice and concerns about ethics	3.5 Compliance	<a href="#">BNG Bank Bedrijfscode</a> <a href="#">Regeling melding (vermeende) misstand</a> <a href="#">Klachtenprocedure</a>	

## 4. Governance

GRI		Disclosure annual report	Disclosure website	Notes
102-18	Governance structure	3.1 Structure 3.2 Organization and management 4.2 Composition of the Supervisory Board and Committees	<a href="#">Organisatie en bestuur</a> <a href="#">Ownership and structure</a>	
102-19	Delegating authority	3.2 Organisation and management	<a href="#">Ownership and structure</a> <a href="#">Interne besluitvormingsstructuur</a>	
102-20	Executive-level responsibility for economic, environmental, and social topics	3.2 Organisation and management	<a href="#">Interne besluitvormingsstructuur</a>	

GRI		Disclosure annual report	Disclosure website	Notes
102-21	Consulting stakeholders on economic, environmental, and social topics	1.3 Relevant topics 1.5 In contact with stakeholders		
102-22	Composition of the highest governance body and its committees	3.2 Organisation and management 4.2 Composition of the Supervisory Board and Committees	<a href="#">Raad van Commissarissen</a> <a href="#">Raad van Bestuur</a> <a href="#">Ownership and structure</a>	
102-23	Chair of the highest governance body	3.1 Structure 3.2 Organisation and management 4.2 Composition of the Supervisory Board and Committees	<a href="#">Raad van Commissarissen</a> <a href="#">Raad van Bestuur</a>	
102-24	Nominating and selecting the highest governance body	4.2 Composition of the Supervisory Board and Committees 4.4 Activities Supervisory Board-committees		Omission: The selection and appointment procedures for members of the Executive Board and the Supervisory Board are not published externally.
102-25	Conflicts of interest	3.1 Structure 3.5 Compliance 4.3 Activities Supervisory Board	<a href="#">Reglement RvB</a> <a href="#">Reglement RvC</a> <a href="#">BNG Bank Bedrijfscode</a> <a href="#">Register van nevenfuncties leden RvC</a>	
102-26	Role of highest governance body in setting purpose, values, and strategy	Foreword 4.3 Activities Supervisory Board	<a href="#">Reglement RvB</a> <a href="#">Reglement RvC</a>	
102-27	Collective knowledge of highest governance body	4.3 Activities Supervisory Board	<a href="#">Permanente educatie RvB</a> <a href="#">Permanente educatie RvC</a>	
102-28	Evaluating the highest governance body's performance	4.3 Activities Supervisory Board	<a href="#">Reglement RvC</a>	
102-29	Identifying and managing economic, environmental, and social impacts	Foreword 1.3 Relevant topics 1.5 In contact with stakeholders 1.6 Developments in the environment	<a href="#">Reglement RvB</a> <a href="#">Reglement RvC</a>	

GRI		Disclosure annual report	Disclosure website	Notes
102-30	Effectiveness of risk management processes	4.3 Activities Supervisory Board 4.4 Activities Supervisory Board committees	<a href="#">Reglement RvB</a> <a href="#">Reglement RvC</a>	
102-31	Review of economic, environmental, and social topics	4.3 Activities Supervisory Board 4.4 Activities Supervisory Board committees		
102-32	Highest governance body's role in sustainability reporting	3.1 Structure 3.2 Organisation and management 4.3 Activities Supervisory Board	<a href="#">Reglement RvB</a> <a href="#">Reglement RvC</a>	
102-33	Communicating critical concerns	3.5 Compliance	<a href="#">Reglement RvB</a> <a href="#">Reglement RvC</a> <a href="#">BNG Bank Bedrijfscode</a> <a href="#">Regeling melding (vermeende) misstand</a> <a href="#">Klachtenprocedure</a>	
102-34	Nature and total number of critical concerns	3.5 Compliance 4.3 Activities Supervisory Board	<a href="#">BNG Bank Bedrijfscode</a> <a href="#">Regeling melding (vermeende) misstand</a> <a href="#">Klachtenprocedure</a>	
102-35	Remuneration policies	3.4 Remuneration policy	<a href="#">Beloningsbeleid</a>	
102-36	Process for determining remuneration	3.4 Remuneration policy	<a href="#">Beloningsbeleid</a>	
102-37	Stakeholders' involvement in remuneration	3.4 Remuneration policy	<a href="#">Beloningsbeleid</a>	
102-38	Annual total compensation ratio	3.4 Remuneration policy		
102-39	Percentage increase in annual total compensation ratio	3.4 Remuneration policy		

## 5. Stakeholder engagement

GRI		Disclosure annual report	Disclosure website	Notes
102-40	List of stakeholder groups	1.2 Business model		
102-41	Collective bargaining agreements	3.3 Employees		
102-42	Identifying and selecting stakeholders	1.2 Business model		
102-43	Approach to stakeholder engagement	1.2 Business model 1.3 Relevant topics 1.5 In contact with stakeholders	<a href="#">Materiality analysis</a>	
102-44	Key topics and concerns raised	1.3 Relevant topics 1.5 In contact with stakeholders 5.1 Connectivity information	<a href="#">Materiality analysis</a>	

## 6. Reporting practice

GRI		Disclosure annual report	Disclosure website	Notes
102-45	Entities included in the consolidated financial statements	Consolidated financial statements		
102-46	Defining report content and topic boundaries	1.3 Relevant topics 5.2 Reporting principles	<a href="#">Materiality analysis</a>	
102-47	List of material topics	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
102-48	Restatements of information	5.2 Reporting principles		
102-49	Changes in reporting	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
102-50	Reporting period	Annually / Annual report 2019	<a href="#">Annual report 2018</a>	
102-51	Date of most recent report		<a href="#">Annual report 2018</a>	
102-52	Reporting cycle	Annually / Annual report 2019	<a href="#">Annual report 2018</a>	
102-53	Contact point for questions regarding the report	Colofon		
102-54	Claims of reporting in accordance with the GRI Standards	5.2 Reporting principles		
102-55	GRI content index		GRI content index	
102-56	External assurance	6.3 Other information: Assurance report of the independent auditor		

# GRI 200 Economic standards

## GRI 201: Economic performance

Material topics: (1) Affordable financing, (8) Reasonable return.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	2.1 Financial results		
201-1	Direct economic value generated and distributed	Selected financial data Financial statements		
201-2	Financial implications and other risks and opportunities	1.6 Developments in the environment		
201-3	due to climate change Defined benefit plan obligations and other retirement plans	Annual report 3.3 Employees		
201-4	Financial assistance received from government	3.1 Structure		

### GRI 203: Indirect economic impacts

Material topics: (1) Affordable financing, (2) Financing sustainability, (4) Partnerships aimed at sustainability, (5) Stimulating responsible business customers, (6) Innovative products and processes, (9) Efficient organization.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	2. Our contribution in 2019 and outlook 5.1 Connectivity information		
203-1	Infrastructure investments and services supported	1.1 Mission and strategy 2.6 Energy and infrastructure		
203-2	Significant indirect economic impacts	2. Our contribution in 2019 and outlook		Omission: The largest part of the financing by BNG Bank concerns balance sheet financing for which no substantiation is requested. For this reason, it is not possible to specify the exact impact.

### GRI 205: Anti-corruption 2016

Material topic: (3) Ethics and compliance.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.5 Compliance		
205-1	Operations assessed for risks related to corruption	3.5 Compliance		
205-2	Communication and training about anti-corruption policies and procedures	3.5 Compliance		
205-3	Confirmed incidents of corruption and actions taken	3.5 Compliance		



**GRI 206: Anti-competitive behavior 2016**

Material topic: (3) Ethics and compliance.

<b>GRI</b>		<b>Disclosure annual report</b>	<b>Disclosure website</b>	<b>Notes</b>
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.5 Compliance		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	3.5 Compliance		

# GRI 300 Environmental standards

## GRI 302: Energy 2016

Material topic: (12) Sustainable business operations.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.7 Sustainable operations 5.1 Connectivity information		
302-1	Energy consumption within the organization	3.7 Sustainable operations 5.2 Reporting principles		
302-2	Energy consumption outside of the organization	3.7 Sustainable operations 5.2 Reporting principles		
302-3	Energy intensity	3.7 Sustainable operations 5.2 Reporting principles		
302-4	Reduction of energy consumption	3.7 Sustainable operations 5.2 Reporting principles		
302-5	Reductions in energy requirements of products and services	3.7 Sustainable operations 5.2 Reporting principles		

**GRI 305: Emissions 2016**

Material topic: (12) Sustainable business operations.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.7 Sustainable operations		
305-1	Direct (Scope 1) GHG emissions	3.7 Sustainable operations 5.2 Reporting principles		
305-2	Energy indirect (Scope 2) GHG emissions	3.7 Sustainable operations 5.2 Reporting principles		
305-3	Other indirect (Scope 3) GHG emissions	3.7 Sustainable operations 5.2 Reporting principles		
305-4	GHG emissions intensity	3.7 Sustainable operations 5.2 Reporting principles		
305-5	Reduction of GHG emissions	3.7 Sustainable operations 5.2 Reporting principles		
305-6	Emissions of ozone-depleting substances (ODS)			Omission: Not applicable, given the type of organisation.
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions			Omission: Not applicable, given the type of organisation.

**GRI 307: Environmental Compliance 2016**

Material topic: (3) Ethics and compliance.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.5 Compliance		
307-1	Non-compliance with environmental laws and regulations	3.5 Compliance		

# GRI 400 Social standards

## GRI 401: Employment

Material topic: (11) Attractive employer.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.3 Employees		
401-1	New employee hires and employee turnover	3.3 Employees		
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	3.3 Employees		
401-3	Parental leave	3.3 Employees		

## GRI 404: Training and Education

Material topic: (10) Employees with forward-looking skills.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.3 Employees 5.1 Connectivity information		
404-1	Average hours of training per year per employee	3.3 Employees		Omission: No distinction is made by gender and employee category.
404-2	Programs for upgrading employee skills and transition assistance programs	3.3 Employees		
404-3	Percentage of employees receiving regular performance and career development reviews	3.3 Employees		

## GRI 405: Diversity and Equal Opportunity

Material topic: (11) Attractive employer.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.3 Employees 5.1 Connectivity information		
405-1	Diversity of governance bodies and employees	3.2 Organisation and management 3.3 Employees 4.2 Composition of the Supervisory Board and Committees		
405-2	Ratio of basic salary and remuneration of women to men	3.4 Remuneration policy		

**GRI 406: Non-discrimination 2016**

Material topic: (11) Attractive employer.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.5 Compliance		
406-1	Incidents of discrimination and corrective actions taken	3.5 Compliance		

**GRI 418: Customer Privacy 2016**

Material topic: (7) Data security.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.5 Compliance		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	3.5 Compliance		

**GRI 419: Socioeconomic Compliance 2016**

Material topic: (3) Ethics and Compliance.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	1.3 Relevant topics	<a href="#">Materiality analysis</a>	
103-2	The management approach and its components	3.2 Organisation and management		
103-3	Evaluation of the management approach	3.5 Compliance 5.1 Connectivity information		
419-1	Non-compliance with laws and regulations in the social and economic area	3.5 Compliance		