

GRI CONTENT INDEX

2020

Comprehensive option



Gedreven door
**maatschappelijke
impact**

GRI CONTENT INDEX 2020

GRI 100 UNIVERSAL STANDARDS

GRI 102: General disclosures 2016

1. Organizational profile

GRI		Disclosure annual report	Disclosure website	Notes
102-1	Name of the organization	4.1 Corporate structure		
102-2	Activities, brands, products, and services	4.1 Corporate structure	Financiering Betalingsverkeer Funding Duurzaam	
102-3	Location of headquarters	4.1 Corporate structure	Contact	
102-4	Location of operations	4.1 Corporate structure	Contact	
102-5	Ownership and legal form	4.1 Corporate structure	Corporate governance Algemene Vergadering van Aandeelhouders Ownership and structure	
102-6	Markets served	4.1 Corporate structure	Lending	
102-7	Scale of the organization	3.1 Financial results		
102-8	Information on employees and other workers	2.1 Employees 7.2 Reporting principles		
102-9	Supply chain	2.3 Compliance		
102-10	Significant changes to the organization and its supply chain	4.1 Corporate structure		
102-11	Precautionary Principle or approach	2.4 Risk management	Sustainability policy	
102-12	External initiatives	7.2 Reporting principles		
102-13	Membership of associations	4.1 Corporate 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. Driven by social impact 4.1 Corporate structure 2.4 Risk management 7.1 Materiality and value creation	Sustainability policy	

3. Ethics and integrity

Material topic : Ethics and compliance.

GRI		Disclosure annual report	Disclosure website	Notes
102-16	Values, principles, standards, and norms of behavior	1.1 Our Road to Impact 2.3 Compliance	Bedrijfscode	
102-17	Mechanisms for advice and concerns about ethics	2.3 Compliance	Bedrijfscode Regeling melding vermeende misstand Klachtenprocedure	

4. Governance

GRI		Disclosure annual report	Disclosure website	Notes
102-18	Governance structure	4.1 Corporate structure 4.2 Composition of the Executive Board and organisation 6.2 Composition of the Supervisory Board and committees	Organisatie en bestuur Ownership and structure	
102-19	Delegating authority	4.2 Composition of the Executive Board and organisation	Ownership and structure Interne besluitvormingsstructuur	
102-20	Executive-level responsibility for economic, environmental, and social topics	4.2 Composition of the Executive Board and organisation	Interne besluitvormingsstructuur	
102-21	Consulting stakeholders on economic, environmental, and social topics	4.1 Corporate structure 7.1 Materiality and value creation		
102-22	Composition of the highest governance body and its committees	4.2 Composition of the Executive Board and organisation 6.2 Composition of the Supervisory Board and committees	Executive Committee RvC Ownership and structure	
102-23	Chair of the highest governance body	4.1 Corporate structure 4.2 Composition of the Executive Board and organisation 6.2 Composition of the Supervisory Board and committees	Executive Committee RvC	
102-24	Nominating and selecting the highest governance body	6.2 Composition of the Supervisory Board and committees 6.4 Activities of the 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	4.1 Corporate structure 2.3 Compliance 6.3 Activities of the Supervisory Board	Reglement Executive Committee Reglement RvC Bedrijfscode Register nevenfuncties RvC	
102-26	Role of highest governance body in setting purpose, values, and strategy	Foreword 6.3 Activities of the Supervisory Board	Reglement Executive Committee Reglement RvC	
102-27	Collective knowledge of highest governance body	6.3 Activities of the Supervisory Board		
102-28	Evaluating the highest governance body's performance	6.3 Activities of the Supervisory Board	Reglement RvC	
102-29	Identifying and managing economic, environmental, and social impacts	Foreword 1. Driven by social impact	Reglement Executive Committee Reglement RvC	

GRI		Disclosure annual report	Disclosure website	Notes
		7.1 Materiality and value creation		
102-30	Effectiveness of risk management processes	6.3 Activities of the Supervisory Board 6.4 Activiteiten RvC-commissies	Reglement Executive Committee Reglement RvC	
102-31	Review of economic, environmental, and social topics	6.3 Activities of the Supervisory Board 6.4 Activiteiten RvC-commissies		
102-32	Highest governance body's role in sustainability reporting	4.2 Composition of the Executive Board and organisation 6.3 Activities of the Supervisory Board	Reglement Executive Committee Reglement RvC	
102-33	Communicating critical concerns	2.3 Compliance	Reglement Executive Committee Reglement RvC Bedrijfscode Regeling melding vermeende misstand Klachtenprocedure	
102-34	Nature and total number of critical concerns	2.3 Compliance 6.3 Activities of the Supervisory Board	Bedrijfscode Regeling melding vermeende misstand Klachtenprocedure	
102-35	Remuneration policies	2.1 Employees	Beloningsbeleid	
102-36	Process for determining remuneration	2.1 Employees	Beloningsbeleid	
102-37	Stakeholders' involvement in remuneration	2.1 Employees	Beloningsbeleid	
102-38	Annual total compensation ratio	2.1 Employees		
102-39	Percentage increase in annual total compensation ratio	2.1 Employees		

5. Stakeholder engagement

GRI		Disclosure annual report	Disclosure website	Notes
102-40	List of stakeholder groups	4.1 Corporate structure		
102-41	Collective bargaining agreements	2.1 Employees		
102-42	Identifying and selecting stakeholders	4.1 Corporate structure		
102-43	Approach to stakeholder engagement	4.1 Corporate structure 7.1 Materiality and value creation	Materialiteitsanalyse	
102-44	Key topics and concerns raised	4.1 Corporate structure 7.1 Materiality and value creation	Materialiteitsanalyse	

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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
102-47	List of material topics	7.1 Materiality and value creation	Materialiteitsanalyse	
102-48	Restatements of information	7.2 Reporting principles		
102-49	Changes in reporting	7.1 Materiality and value creation	Materialiteitsanalyse	
102-50	Reporting period	Annual report 2020	Annual report 2020	
102-51	Date of most recent report	Publisher's details	Annual report 2020	
102-52	Reporting cycle	Annual report 2020	Annual report 2020	
102-53	Contact point for questions regarding the report	Publisher's details		
102-54	Claims of reporting in accordance with the GRI Standards	7.2 Reporting principles		
102-55	GRI content index		GRI content index	
102-56	External assurance	Assurance report of the independent auditor		

GRI 200 ECONOMIC STANDARDS

GRI 201: Economic performance 2016

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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Samenstelling RvB en organisatie		
103-3	Evaluation of the management approach	3.1 Financial results		
201-1	Direct economic value generated and distributed	3.1 Financial results Financial statements		
201-2	Financial implications and other risks and opportunities due to climate change	2.4 Risk management		
201-3	Defined benefit plan obligations and other retirement plans	Annual report 2.1 Employees		
201-4	Financial assistance received from government	4.1 Corporate structure		

GRI 203: Indirect economic impacts 2016

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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	1. Driven by social impact 7.1 Materiality and value creation		
203-1	Infrastructure investments and services supported	1.3 Increase in loans to client sectors		
203-2	Significant indirect economic impacts	1. Driven by social impact		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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.3 Compliance		
205-1	Operations assessed for risks related to corruption	2.3 Compliance		
205-2	Communication and training about anti-corruption policies and procedures	2.3 Compliance		
205-3	Confirmed incidents of corruption and actions taken	2.3 Compliance		

GRI 206: Anti-competitive behavior 2016

Material topic: (3) Ethics and compliance.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.3 Compliance		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	2.3 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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board		
103-3	Evaluation of the management approach	2.2 CO ₂ emissions of business operations 7.1 Materiality and value creation		
302-1	Energy consumption within the organization	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
302-2	Energy consumption outside of the organization	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
302-3	Energy intensity	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
302-4	Reduction of energy consumption	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
302-5	Reductions in energy requirements of products and services	2.2 CO ₂ emissions of business operations 7.2 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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Samenstelling RvB en organisatiestructuur		
103-3	Evaluation of the management approach	2.2 CO ₂ emissions of business operations 7.1 Materiality and value creation		
305-1	Direct (Scope 1) GHG emissions	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
305-2	Energy indirect (Scope 2) GHG emissions	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
305-3	Other indirect (Scope 3) GHG emissions	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
305-4	GHG emissions intensity	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
305-5	Reduction of GHG emissions	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		
305-6	Emissions of ozone-depleting substances (ODS)	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		Omission: Not applicable, given the type of organisation
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	2.2 CO ₂ emissions of business operations 7.2 Reporting principles		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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.3 Compliance		
307-1	Non-compliance with environmental laws and regulations	2.3 Compliance		

GRI 400 SOCIAL STANDARDS

GRI 401: Employment 2016

Material topic: (11) Attractive employer.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.1 Employees		
401-1	New employee hires and employee turnover	2.1 Employees		
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	2.1 Employees		
401-3	Parental leave	2.1 Employees		

GRI 404: Training and education 2016

Material topic: (12) Employees with forward-looking skills.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.1 Employees		
404-1	Average hours of training per year per employee	2.1 Employees		Omission: Due to the COVID-19 pandemic, it is not possible to report on the number of training hours spent.
404-2	Programs for upgrading employee skills and transition assistance programs	2.1 Employees		
404-3	Percentage of employees receiving regular performance and career development reviews	2.1 Employees		

GRI 405: Diversity and Equal Opportunity 2016

Material topic: (11) Attractive employer.

GRI		Disclosure annual report	Disclosure website	Notes
103-1	Explanation of the material topic and its Boundary	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.1 Employees 7.1 Materiality and value creation		
405-1	Diversity of governance bodies and employees	2.1 Employees 6.2 Composition of the Supervisory Board and Committees		
405-2	Ratio of basic salary and remuneration of women to men	2.1 Employees		Omission: It is not possible to report on basic salary and remuneration of women to men.

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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.3 Compliance		
406-1	Incidents of discrimination and corrective actions taken	2.3 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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.3 Compliance		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	2.3 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	7.1 Materiality and value creation 7.2 Reporting principles	Materialiteitsanalyse	
103-2	The management approach and its components	4.2 Composition of the Executive Board and organisation		
103-3	Evaluation of the management approach	2.3 Compliance		
419-1	Non-compliance with laws and regulations in the social and economic area	2.3 Compliance		

Colofon

BNG Bank

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Contact:

BNG Bank

Koninginnegracht 2

Postbus 30305

2500 GH Den Haag

T 070 3750 750

E: mc@bngbank.nl

Website: bngbank.nl, bngbank.com