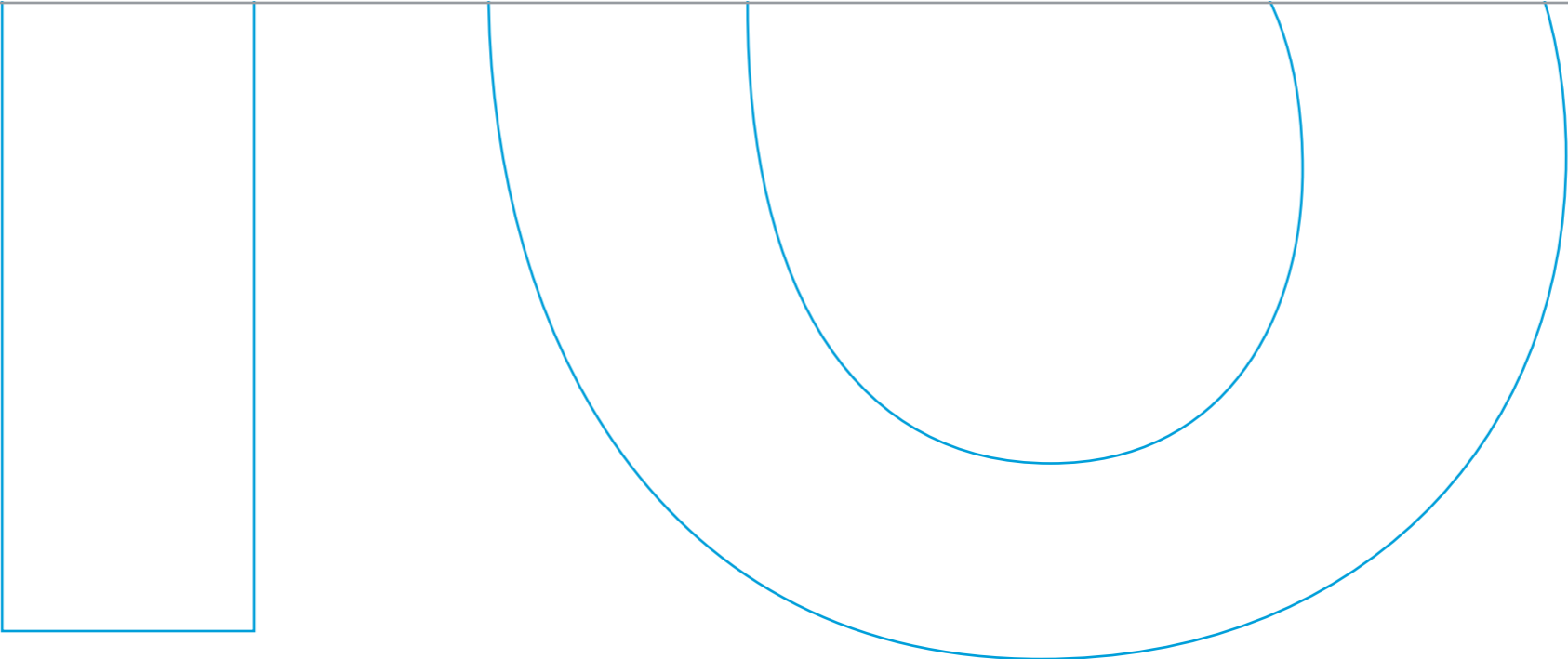


GRI Index

BNG Bank 2016



In this document, BNG Bank will report in accordance with the GRI system. In accordance with the G4 approach, the table on the following pages includes all GRI indicators being reported – where applicable – with notes and/or references to the annual report and the pages and web pages containing the information concerned. This document forms an integral part of BNG Bank’s 2016 Annual Report.

DISCLAIMER

This is an unofficial translation of the GRI Index BNG Bank 2016 (Dutch GRI-index BNG Bank 2016.pdf), which is provided for convenience purposes only. In the event of any ambiguity, the Dutch text will prevail.

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General

STRATEGY AND ANALYSIS

ECONOMIC INDICATORS

G4-1 STATEMENT FROM THE MOST SENIOR DECISION-MAKER ON THE RELEVANCE OF SUSTAINABLE DEVELOPMENT FOR THE ORGANISATION AND ITS STRATEGY

See foreword in the [Annual Report](#).

G4-2 DESCRIPTION OF KEY IMPACTS, RISKS AND OPPORTUNITIES

See the [sustainability policy](#) on bngbank.com and the Strategy section in the [Annual Report](#).

ORGANISATION PROFILE

G4-3 NAME OF THE ORGANISATION

Official name (under the Articles of Association): N.V. Bank Nederlandse Gemeenten.

G4-4 PRIMARY BRANDS, PRODUCTS AND SERVICES

BNG Bank provides customised financial services, such as loans and advances, payment services and electronic banking. BNG Bank also participates in public-private partnerships (PPS) through its subsidiary BNG Gebiedsontwikkeling.

G4-5 LOCATION OF HEADQUARTERS

The Hague, the Netherlands.

G4-6 THE NUMBER OF COUNTRIES WHERE THE ORGANISATION OPERATES RELEVANT TO SUSTAINABILITY TOPICS

The Netherlands.

G4-7 OWNERSHIP STRUCTURE AND LEGAL FORM

A public company under Dutch law with the following shareholders: the State of The Netherlands, municipalities, provinces and a district water board.

G4-8 MARKETS SERVED (GEOGRAPHICAL BREAKDOWN, SECTORS AND TYPES OF CLIENTS)

BNG Bank focuses primarily on Dutch government authorities and Dutch public housing, healthcare, education and public utilities institutions. The bank provided limited financial services to governments and institutions in other EU Member States. BNG Bank obtains its funding from the international money and capital markets.

G4-9 BUSINESS SIZE

See the selected financial data, the sections on A Safe Bank and Responsible Growth and the financial sections in the [Annual Report](#).

G4-10 TOTAL NUMBER OF EMPLOYEES, BROKEN DOWN BY TYPE OF WORK AND EMPLOYMENT CONTRACT, BY INTERNAL AND EXTERNAL STAFF AND BY REGION

See the Committed Employees section in the [Annual Report](#). All employees work in the Netherlands. No substantial seasonal fluctuations occurred in the size of the workforce.

G4-11 PERCENTAGE OF EMPLOYEES COVERED BY THE COLLECTIVE LABOUR AGREEMENT (CLA)

With the exception of 11 employees (including Executive Board members/Management), all employees fall under the scope of the General CLA for the Banking Industry as at 31 December 2016, which equates to 96.3% of 296 employees.

G4-12 DESCRIPTION OF THE SUPPLY CHAIN

See the Supply Chain section in the sustainability policy on bngbank.com and the [Annual Report](#).

G4-13 CHANGES REGARDING THE ORGANISATION'S SIZE, STRUCTURE, OWNERSHIP AND ITS SUPPLY CHAIN

In January 2016, BNG Vermogensbeheer was acquired by a.s.r. BNG Bank discontinued BNG Advies with effect from 1 June 2016.

G4-14 APPLICATION OF THE PRECAUTIONARY PRINCIPLE

New products and services are subject to the bank's product approval process. New lending by the bank as well as new projects undertaken by BNG Gebiedsontwikkeling are subject to a prior risk assessment. For our risk policy, see the Risk Management section in the [Annual Report](#).

G4-15 EXTERNALLY DEVELOPED ECONOMIC, ENVIRONMENT-RELATED AND SOCIAL CHARTERS, PRINCIPLES OR OTHER INITIATIVES ENDORSED

BNG Bank has signed the Dutch Banking Association's climate statement and the Internal Corporate Social Responsibility (IMVO) agreement on human rights. The bank observes the Dutch Banking Code and the Corporate Governance principles.

G4-16 MEMBERSHIP OF ASSOCIATIONS AND/OR NATIONAL OR INTERNATIONAL INTEREST GROUPS

BNG Bank is a member of the Dutch Banking Association. BNG Bank employees are members of the Association's board, committees and working groups. BNG Bank is also a member of the [European Association of Public Banks \(EAPB\)](#). BNG Bank believes that membership of both associations is vital, as they provide a platform through which it can structurally bring the specific interests of the bank and its clients to the attention of the Dutch and European regulators. BNG Bank is additionally a member of the [European Money and Finance Forum \(SUERF\)](#), the [International Capital Markets Association \(ICMA\)](#) and the [Dutch Securities Institute \(DSI\)](#).

G4-17 LIST OF ASSOCIATES INCLUDED IN THE CONSOLIDATED FINANCIAL STATEMENTS. ENTITIES INCLUDED IN THE CONSOLIDATED FINANCIAL STATEMENTS BUT NOT INCLUDED IN THE REPORT

Each year, BNG Bank prepares consolidated financial statements which include the parent company and its subsidiaries. A list of the consolidated subsidiaries is included in Appendix A to the [Annual Report](#). A complete list of subsidiaries has been filed with the Chamber of Commerce in The Hague.

G4-18 PROCESS FOR DEFINING THE CONTENT AND ASPECT BOUNDARIES OF THE ANNUAL REPORT

See the sustainability policy on bngbank.com. See the Our stakeholders and their expectations section in the [Annual Report](#).

G4-19 RESULTS OF THE MATERIALITY ANALYSIS IN THE PROCESS FOR DEFINING REPORT CONTENT

See the Our stakeholders and their expectations section in the [Annual Report](#).

G4-20 THE BOUNDARIES OF THE MATERIAL ASPECTS WITHIN THE ORGANISATION

The aspects defined as material apply to BNG Bank and BNG Gebiedsontwikkeling as a whole. The Scope column shows whether the aspect is material within the organisation and, if so, for which business units.

G4-21 ASPECT BOUNDARIES OUTSIDE THE ORGANISATION

The Scope column shows whether and, if so, for which stakeholders outside the organisation the aspect is material.

G4-22 G4-22 REPORT OF THE EFFECT OF ANY RESTATEMENTS OF INFORMATION PROVIDED IN PREVIOUS REPORTS, AND THE REASONS FOR SUCH RESTATEMENTS

N/A.

G4-23 SIGNIFICANT CHANGES IN THE SCOPE AND ASPECT BOUNDARIES

Since the 2015 Annual Report, reporting has been done on the basis of GRI 4 comprehensive. To the extent relevant for other reports, additional information is included.

G4-24 LIST OF STAKEHOLDER GROUPS ENGAGED BY THE ORGANISATION

See the sustainability policy on bngbank.com.

G4-25 BASIS FOR SELECTION OF STAKEHOLDERS

See the sustainability policy on bngbank.com.

G4-26 APPROACH TO STAKEHOLDER ENGAGEMENT IN THE ORGANISATION, INCLUDING AS PART OF THE REPORT PREPARATION PROCESS

See the sustainability policy on bngbank.com. See the Our stakeholders and their expectations section in the [Annual Report](#).

G4-27 KEY THEMES RAISED BY STAKEHOLDERS AND HOW THE ORGANISATION HAS RESPONDED

See the sustainability policy on bngbank.com and various sections of the Report of the Executive Board.

G4-28 REPORTING PERIOD

1 January 2016 - 31 December 2016.

G4-29 PREVIOUS REPORT

[BNG Bank Annual Report 2015](#).

G4-30 REPORTING CYCLE

Annual.

G4-31 CONTACT PERSONS

See publication details in the [Annual Report](#).

G4-32 THE TYPE OF 'IN ACCORDANCE' OPTION THE ORGANISATION HAS CHOSEN; THE GRI INDEX FOR THE CHOSEN OPTION AND THE REFERENCE TO THE EXTERNAL ASSURANCE REPORT

BNG Bank reports in accordance with the comprehensive GRI 4 guidelines. The GRI Index forms an integral part of the Annual Report and is published on bngbank.com. See also the assurance report in the Annual Report.

G4-33 POLICY AND CURRENT PRACTICE WITH REGARD TO SEEKING EXTERNAL ASSURANCE FOR THE REPORT

See the assurance report in the [Annual Report](#). The relationship between BNG Bank and its external auditor is that of a client/contractor respectively. The company secretary is involved in the process of obtaining external assurance. He provides direct feedback to the Executive Board. One of the members of the Executive Board is responsible for the [sustainability policy](#) within the Board.

GOVERNANCE

G4-34 GOVERNANCE STRUCTURE AND COMMITTEES RESPONSIBLE FOR DECISION-MAKING ON ECONOMIC, SOCIAL AND ENVIRONMENTAL IMPACTS

See the sustainability policy on [bngbank.com](https://www.bngbank.com), Corporate Governance section.

G4-35 THE PROCESS FOR DELEGATING AUTHORITY

See the sustainability policy on [bngbank.com](https://www.bngbank.com), Corporate Governance section.

G4-36 REPORTING

See the sustainability policy on [bngbank.com](https://www.bngbank.com), Corporate Governance section.

G4-37 CONSULTATION PROCESS BETWEEN STAKEHOLDERS AND THE HIGHEST GOVERNANCE BODY ON ECONOMIC, SOCIAL AND ENVIRONMENTAL TOPICS

See the sustainability policy on [bngbank.nl](https://www.bngbank.nl), Dialogue With Stakeholders section.

G4-38 COMPOSITION OF THE EXECUTIVE BOARD AND THE SUPERVISORY BOARD

See the Organisation section in the [Annual Report](#).

G4-39 CHAIR OF THE HIGHEST GOVERNANCE BODY

BNG Bank has a two-tier board, whereby management and supervision are segregated between the Executive Board and the Supervisory Board, respectively. See the Organisation section in the [Annual Report](#).

G4-40 SELECTION AND APPOINTMENT PROCESS FOR THE EXECUTIVE BOARD AND THE SUPERVISORY BOARD

See Executive Board and organisation/rvb and Supervisory Board and organisation/rvc on [bngbank.com](https://www.bngbank.com).

G4-41 PROCEDURES TO AVOID CONFLICTS OF INTEREST

See the sustainability policy on [bngbank.com](https://www.bngbank.com), Corporate Governance section. Members of the Executive Board may not serve on the Supervisory Board and vice versa. BNG Bank's shares may only be held by public bodies, which precludes any cross-shareholding between BNG Bank and its shareholders. The Executive Board operates independently of its shareholders. The list of BNG Bank shareholders can be found in Annex B to the [Annual Report](#).

G4-42 ROLE OF THE EXECUTIVE BOARD AND MANAGEMENT IN THE DEVELOPMENT, APPROVAL AND UPDATING OF THE MISSION, VISION AND STRATEGY, POLICY AND OBJECTIVES RELATING TO SUSTAINABILITY POLICY

See the Process section in the sustainability policy on [bngbank.com](https://www.bngbank.com).

G4-43 EXECUTIVE BOARD AND SUPERVISORY BOARD EDUCATION PROGRAMME

For the programme contents, see the Report of the Supervisory Board in the [Annual Report](#).

G4-44 EVALUATION OF PERFORMANCE WITH RESPECT TO GOVERNANCE OF ECONOMIC, ENVIRONMENTAL AND SOCIAL TOPICS. ACTION TAKEN FOLLOWING THE EVALUATION

See the sustainability policy on [bngbank.com](https://www.bngbank.com), Corporate Governance section. See the pdf file 'Supervisory Board regulations' on [bngbank.nl](https://www.bngbank.nl) for details of the evaluation of the Supervisory Board's performance. See the Report of the Supervisory Board in the [Annual Report](#) for details of the evaluation of the Executive Board's performance.

G4-45 EXECUTIVE BOARD ROLE IN THE IDENTIFICATION AND MANAGEMENT OF RISKS AND OPPORTUNITIES, AND THE STAKEHOLDERS' ROLE IN THIS PROCESS

See the sustainability policy on [bngbank.com](https://www.bngbank.com), Management Approach to Sustainable Business Practices and Corporate Governance sections. See the Risk Management section in the Annual Report.

G4-46 **ROLE OF THE EXECUTIVE BOARD IN REVIEWING THE EFFECTIVENESS OF THE RISK MANAGEMENT PROCESSES**

See the Risk Management section in the [Annual Report](#).

G4-47 **RISK ASSESSMENT FREQUENCY**

See the Risk Management section in the [Annual Report](#).

G4-48 **GOVERNANCE BODY THAT FORMALLY REVIEWS AND APPROVES THE CSR REPORT**

The sustainability policy is determined by the Executive Board and the report on sustainability aspects in the Annual Report is approved by the Supervisory Board.

G4-49 **RISK REPORTING PROCESS**

The relevant developments, including the risks, are set out in the quarterly report and are discussed by the Executive Board and the Supervisory Board. Furthermore, market and operational risks are reported to the Executive Board on a monthly basis.

G4-50 **NUMBER OF SUBSTANTIAL RISKS REPORTED**

No incidents with a substantial risk have been reported.

G4-51 **REMUNERATION SCHEME AND POLICY FOR THE EXECUTIVE BOARD**

See the Report of the Supervisory Board in the [Annual Report](#). See also the remuneration of the Executive Board section on page 311 and further to the consolidated financial statements in the [Annual Report](#) and the [remuneration policy](#).

G4-52 **PROCEDURE FOR DETERMINING THE LEVEL OF REMUNERATION**

See the Report of the Supervisory Board in the [Annual Report](#). The external auditor examines whether this procedure is applied correctly, but does not have an advisory role in determining the level of remuneration.

G4-53 STAKEHOLDER INVOLVEMENT IN REMUNERATION POLICY

The remuneration policy for the Executive Board and the Supervisory Board and any amendments thereto are discussed in the general meeting of shareholders. The general meeting of shareholders determines the level of remuneration. The remuneration scheme for Supervisory Board members was unanimously adopted by an AGM in 2016. The policy on Executive Board member remuneration was adopted by a large majority of the votes cast in an AGM in 2016.

G4-54 RATIO OF THE EXECUTIVE BOARD CHAIRMAN'S SALARY TO THE AVERAGE SALARY

The salary of the Executive Board Chairman in 2016 was 6.59 times (2015: 5.86 times) the average salary of BNG Bank employees. The ratio is calculated on the basis of the fixed and variable remuneration, including allowances. The conditionally awarded variable remunerations for 2014 and 2015 have been included in the calculations; the actual payments, in 2015 and 2016, of the conditionally awarded variable remunerations for 2011 and 2012 have not been included.

G4-55 RATIO OF PERCENTAGE INCREASE IN THE SALARY OF THE EXECUTIVE BOARD CHAIRMAN TO THE AVERAGE SALARY INCREASE FOR EMPLOYEES

The salary of the Executive Board Chairman in 2016 rose by 4.5%, while the average salary of BNG Bank employees fell by 7.1%. The calculation is based on the same principles as those used for the information under G4-54. The increased salary of the Chair of the Executive Board is attributable to a higher variable payout percentage over the 2015 financial year (awarded in 2016) compared to 2014; see also the Remuneration section of the report of the Supervisory Board in the [Annual Report](#). The fixed part of his salary, like that of the employees, matches the wage development laid down in the Collective Labour Agreement for the Banking Industry. The income of employees whose employment terminated in 2016 (BNG Vermogensbeheer, for example) was significantly higher than the income of the average employee.

INTEGRITY AND ETHICS

G4-56 VALUES, PRINCIPLES, STANDARDS AND CODES OF CONDUCT

See the sustainability policy on bngbank.com, Corporate Governance section, the Corporate governance and Committed Employees sections in the [Annual Report](#).

G4-57 MECHANISM FOR SEEKING ADVICE ON ETHICAL BEHAVIOUR

BNG Bank has regulations concerning the reporting of suspected misconduct which apply to both internal and external stakeholders. The bank also has regulations concerning inappropriate behaviour.

G4-58 PROCEDURES FOR REPORTING UNETHICAL BEHAVIOUR, SUCH AS ESCALATION TO LINE MANAGEMENT, WHISTLEBLOWER POLICY AND PROCEDURES OR HOTLINES

Unethical behaviour can be reported to the reporting officer. Two designated confidential counsellors have been appointed for reporting inappropriate behaviour. BNG Bank has a complaints procedure in place for handling external complaints. In the reporting year no reports were received and resolved.

Economic indicators

ECONOMIC PERFORMANCE

SCOPE: ALL INTERNAL AND EXTERNAL STAKEHOLDERS

G4-DMA

See the [Annual Report](#) of the bank, Our Strategy, A Safe Bank and Responsible Growth sections. It is vital for the bank to maintain an excellent reputation in order to maintain ratings that are in line with those of the State of the Netherlands as far as possible. This forms the basis for accomplishing the bank's mission. The manner in which this aspect is managed and evaluated internally is set out under 'Process' in the [sustainability policy](#). BNG Bank's strategy was recalibrated in 2015. See the Strategy section of the [Annual Report](#). BNG Bank's performance is evaluated by the external rating agencies Moody's, Standard & Poor's and Fitch.

G4-EC1 DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED

See the Report of the Executive Board, the financial statements, the key figures and the sustainability policy on bngbank.com.

G4-EC2 FINANCIAL IMPLICATIONS AND RISKS AND OPPORTUNITIES DUE TO CLIMATE CHANGE

See the Our contribution to a cleaner environment section of the [Annual Report](#). For opportunities and threats, see the SWOT analysis in the Strategy section of the [Annual Report](#).

G4-EC3 DEFINED BENEFIT PLAN OBLIGATIONS

See the accounting principles for the consolidated financial statements in the [Annual Report](#) under ‘employee benefits’.

G4-EC4 FINANCIAL ASSISTANCE RECEIVED FROM THE GOVERNMENT

The State of the Netherlands and almost all municipalities and provinces in the Netherlands as well as a water board are BNG Bank shareholders. BNG Bank receives no other form of financial assistance or financial benefit from the government.

MARKET PRESENCE

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

INDIRECT ECONOMIC IMPACTS

SCOPE: EXTERNAL STAKEHOLDERS: CLIENTS, SHAREHOLDERS AND THE GOVERNMENT

G4-DMA

See the sustainability policy on bngbank.com, how we create value. The specific impact of the bank's activities cannot be uniformly measured on account of the multiplicity of financial positions and the autonomous policies pursued by the wide range of institutions. This partially relates to the effect BNG Bank's rates can have on the quotations of other lenders. The material key indicator here is the relative share of long-term lending in the core client sectors in the loan portfolio. The development of new products is subject to a product approval process at BNG Bank which is also used to evaluate existing products periodically. A complaints procedure is in place for handling stakeholder complaints in the proper manner. The manner in which this aspect is managed and evaluated internally is set out under 'Process' in the [sustainability policy](#).

G4-EC7 DEVELOPMENT AND IMPACT OF INFRASTRUCTURE INVESTMENTS AND SERVICES

BNG Bank operates on the Dutch market. It has no operations in developing countries. As part of a consortium, BNG Bank finances infrastructure investments in the Netherlands arising from public-private partnerships, in design-build-finance-maintain-operate (DBFMO) or other constructions. The majority of financing provided by the bank concerns balance-sheet financing, for the application of which no further substantiation is requested. For this reason, it is not possible to specify the precise extent of the financing provided for this purpose.

G4-EC8 INSIGHT INTO AND DESCRIPTION OF SIGNIFICANT INDIRECT ECONOMIC IMPACTS, INCLUDING THEIR EXTENT

See the Our Strategy and Our Contribution to a Cleaner Environment sections of the [Annual Report](#).

PROCUREMENT POLICY

INTERNAL SCOPE: ALL BUSINESS UNITS

G4-EC9 PERCENTAGE OF SPENDING ON LOCAL SUPPLIERS AT SIGNIFICANT LOCATIONS OF OPERATION

BNG Bank is an office-based organisation with only one office, and procures locally as far as possible. BNG Bank has no exact data available on this topic for 2016. The bank aims to be able to provide these data from 2017.

Environment

G4-DMA

See the sustainability policy on bngbank.com. In view of its limited office space, the benefits to be derived by BNG Bank as regards its operations in absolute terms are small. For this reason, the bank has opted not to compare environmental performance in the recent period with developments at the global, regional or local levels. BNG Bank has no direct involvement in national and regional energy agreements, regulations and covenants, but they are reflected in the loans the bank concludes for clients. The bank's Sustainability Committee, which holds periodic meetings, evaluates the effectiveness of the management approach. Furthermore, the IAD performs an operational audit. Internal monitoring and evaluation are carried out in the manner described under 'Process' in the [sustainability policy](#).

MATERIALS

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

G4-EN1 MATERIALS USED BY WEIGHT OR VOLUME

BNG Bank is an office-based organisation. The indicator is not material. Paper consumption amounted to 10,088 kg in 2016 (2015: 8,916 kg). The figures for 2014 and 2015 reflect the purchase of substantial additional volumes of paper in 2014, among other things in anticipation of the expected development of prices at that time. Energy and water consumption is shown in EN3.



ENERGY

INTERNAL SCOPE: ALL BUSINESS UNITS

G4-DMA

See the [general DMA under environment](#).

G4-EN3 ENERGY CONSUMPTION WITHIN THE ORGANISATION

	2016		2015		2014	
	TOTAL	PER FTE	TOTAL	PER FTE	TOTAL	PER FTE
CONSUMPTION						
Electricity (MWh)	1,392	4.8	1,593	5.6	1,564	5.6
District heating (GJ)	3,372	11.5	2,473	9.2	2,220	8.4
Natural gas (m ³)	3,141	209.4	5,887	401.4	4,437	289.4

The increased consumption of district heating in 2016 is related to a new measurement method employed by the energy supplier. This registers actual consumption more accurately than the method used before 2016, which tended to underestimate energy consumption. Total energy consumption amounted to 12,273 GJ (2015: 12,262 GJ). This does not include the energy consumption for the number of kilometres flown.

G4-EN4 ENERGY CONSUMPTION OUTSIDE OF THE ORGANISATION

Given the nature of the organisation (financial service provider), this does not apply to BNG Bank.

G4-EN5 ENERGY CONSUMPTION PER UNIT

See the table under [EN3](#).

G4-EN6 G4-EN6 MEASURES TAKEN TO REDUCE ENERGY CONSUMPTION

See the Improving the Sustainability of Business Operations section of the [Annual Report](#).

G4-EN7 G4-EN7 MEASURES TO REDUCE ENERGY REQUIREMENTS OF PRODUCTS

N/A.

WATER

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

G4-EN8 TOTAL WATER WITHDRAWAL BY SOURCE

	2016		2015		2014	
	TOTAL	PER FTE	TOTAL	PER FTE	TOTAL	PER FTE
CONSUMPTION						
Water consumption (m ³)	2,452	8.4	2,217	7.8	2,129	7.6

BIODIVERSITY

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

EMISSIONS

INTERNAL SCOPE: ALL BUSINESS UNITS

G4-DMA

See the [general DMA under environment](#).

G4-EN15 DIRECT GREENHOUSE GAS EMISSIONS IN METRIC TONS (SCOPE 1)

G4-EN16 INDIRECT GREENHOUSE GAS EMISSIONS ARISING FROM ENERGY PURCHASED (SCOPE 2)

G4-EN17 OTHER RELEVANT INDIRECT GREENHOUSE GAS EMISSIONS (SCOPE 3)

For the calculation base, see the Annex on the data measurement technique for CSR elements in the [Annual Report](#).
For the results, see the Improving the Sustainability of Business Operations section of the [Annual Report](#).

	2016*		2015		2014	
	TON	PER FTE	TON	PER FTE	TON	PER FTE
CO₂ EMISSIONS, BY TYPE AND PER FTE						
SCOPE 1	326	1.1	359	1.3	351	1.3
SCOPE 2	121	0.4	68	0.2	68	0.2
SCOPE 3	59	0.2	85	0.3	61	0.2
TOTAL	506	1.7	511	1.8	480	1.7

* From 2016, district heating is calculated using an emissions factor of 36 kg/GJ (CCGT value). Previously, emissions were determined on the basis of the CO₂ performance ladder (20 kg/GJ). This has the effect of increasing the CO₂ emissions reported for 2016 by roughly 50 tonnes.

G4-EN18 G4-EN18 GREENHOUSE GAS EMISSIONS INTENSITY

See the table under [EN17](#).

G4-EN19 MEASURES TAKEN TO REDUCE GREENHOUSE GAS EMISSIONS

See the Improving the Sustainability of Business Operations section of the [Annual Report](#).

G4-EN20 EMISSIONS OF OZONE-DEPLETING SUBSTANCES IN METRIC TONS**G4-EN21 NO_x, SO_x AND OTHER SIGNIFICANT AIR EMISSIONS BY TYPE AND WEIGHT**

N/A.

EFFLUENTS AND WASTE**G4-EN23 TOTAL WEIGHT OF WASTE BY TYPE AND DISPOSAL METHOD**

	2016		2015		2014	
	TOTAL	PER FTE	TOTAL	PER FTE	TOTAL	PER FTE
Paper (kg)	9,375	32.1	19,767	69.4	22,192	79.7
Plastic (kg)	0	0.0	0	0.0	0	0.0
Wood (kg)	500	1.7	900	3.2	900	3.2
Minor chemical waste (kg)	0	0.0	0	0.0	150	0.5
Residual waste (kg)	26,879	92.0	18,093	63.5	20,042	71.9
TOTAL (KG)	36,754	125.9	38,761	136.1	43,284	155.4

PRODUCTS AND SERVICES

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

COMPLIANCE WITH LAWS AND REGULATIONS

EXTERNAL SCOPE: SHAREHOLDERS, INTERNAL: ALL BUSINESS UNITS

G4-EN29 FINES AND SANCTIONS FOR NON-COMPLIANCE WITH ENVIRONMENTAL LAWS AND REGULATIONS

In 2016, no sanctions or fines were imposed on BNG Bank, including its subsidiaries, for non-compliance with environmental laws and regulations. In 2016, no lawsuits were brought against BNG Bank, including its subsidiaries, for non-compliance with environmental laws and regulations.

TRANSPORT

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

OTHER

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

SUPPLIER ENVIRONMENTAL ASSESSMENT

INTERNAL SCOPE: ALL BUSINESS UNITS

G4-EN32 PERCENTAGE OF SUPPLIERS THAT WERE SCREENED USING ENVIRONMENTAL CRITERIA

BNG Bank is an office-based organisation with a limited need for materials. BNG Bank cannot provide data on the percentage of new suppliers that were screened using environmental criteria. A tightened procurement policy has been in force since the end of 2016. See the sustainability policy on bngbank.com. BNG Bank aims to be able to provide more information in this regard from 2017.

G4-EN33 SIGNIFICANT ACTUAL AND POTENTIAL NEGATIVE IMPACTS ON THE ENVIRONMENT AND SUPPLY CHAIN

No data available. BNG Bank is an office-based organisation with a limited need for materials. BNG Bank aims to be able to provide more information in this regard from 2017.

ENVIRONMENTAL GRIEVANCE MECHANISMS

EXTERNAL SCOPE: SHAREHOLDERS, INTERNAL: ALL BUSINESS UNITS

G4-EN34 NUMBER OF GRIEVANCES ABOUT ENVIRONMENTAL IMPACTS FILED, ADDRESSED AND RESOLVED THROUGH THE COMPLAINTS PROCEDURE

No complaints on environmental impacts were filed.

Labour practices and decent work indicators

G4-DMA

See the sustainability policy on [bngbank.com](https://www.bngbank.com). See the Committed Employees section of the [Annual Report](#). See the Corporate Governance and Dutch Banking Code pages on [bngbank.nl](https://www.bngbank.nl) and the Corporate Governance section of the [Annual Report](#). The working conditions (health and safety) meet the high standards applicable in The Netherlands. In view of these high standards, there is no need to pay particular attention to occupational safety aspects (Occupational Health FS DMA). The manner in which the effectiveness of the management approach is evaluated is set out under 'Process' in the [sustainability policy](#). Employee satisfaction is evaluated on the basis of a survey conducted by an external agency.

LABOUR PRACTICES

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: CLIENTS AND SHAREHOLDERS



G4-LA1 WORKFORCE PROFILE AND TURNOVER

For employees, see the Committed Employees section of the [Annual Report](#). BNG Bank does not record any diversity data other than age, salary and gender. These figures exclude the Supervisory Board members and redundant employees. The Supervisory Board consists of six men and three women. For their ages, see the Organisation section of the [Annual Report](#).

G4-LA2 BENEFITS PROVIDED TO FULL-TIME EMPLOYEES THAT ARE NOT PROVIDED TO PART-TIME EMPLOYEES, BY SIGNIFICANT LOCATIONS OF OPERATION

No such benefits exist.

G4-LA3 RETURN TO WORK FOLLOWING PARENTAL LEAVE, BY GENDER

See the Committed Employees section of the [Annual Report](#).

LABOUR/MANAGEMENT RELATIONS

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: CLIENTS AND SHAREHOLDERS

G4-DMA

See the [general DMA relating to labour practices and decent work indicators](#).

G4-LA4 MINIMUM NOTICE PERIODS REGARDING OPERATIONAL CHANGES

BNG Bank complies with Section 25 of the Works Councils Act and requests the advice of the employee representative body (Joint Works Council) in good time concerning organisational changes.

HEALTH AND SAFETY

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: CLIENTS AND SHAREHOLDERS

G4-DMA

See the [general DMA relating to labour practices and decent work indicators](#).

G4-LA5 PERCENTAGE OF TOTAL WORKFORCE REPRESENTED IN FORMAL JOINT MANAGEMENT-WORKER HEALTH AND SAFETY COMMITTEES THAT HELP MONITOR AND ADVISE ON OCCUPATIONAL HEALTH AND SAFETY PROGRAMMES

The occupational health and safety committee consist of five employees and represent the entire workforce.

G4-LA6 ACCIDENTS, SICKNESS AND LOST DAYS

See the Committed Employees section of the [Annual Report](#).

	2016	2015	2014
SICKNESS ABSENCE			
BNG Bank division	3.3%	2.9%	2.7%
BNG Gebiedsontwikkeling	5.3%	1.0%	1.5%
BNG Vermogensbeheer	–	6.7%	1.1%

BNG Vermogensbeheer was acquired by a.s.r. on 1 January 2016. Fatal work-related accidents, type of injury, occupational diseases: N/A. See also the Committed Employees section of the [Annual Report](#).

G4-LA7 EMPLOYEES WITH A HIGH RISK OF DISEASES RELATED TO THEIR OCCUPATION

See the Committed Employees section of the [Annual Report](#).

G4-LA8 HEALTH AND SAFETY TOPICS COVERED IN FORMAL AGREEMENTS WITH TRADE UNIONS

In The Netherlands, health and safety matters are regulated in the Working Conditions Act.

TRAINING AND EDUCATION

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: CLIENTS

G4-DMA

See the [general DMA relating to labour practices and decent work indicators](#).

G4-LA9 AVERAGE HOURS OF TRAINING PER YEAR PER EMPLOYEE BY GENDER AND EMPLOYEE CATEGORY

BNG Bank reports on the costs rather than the hours of training because our management systems have not been designed to monitor individual hours. Moreover, experience shows that employees also spend their own time to take courses paid for by the bank. See the Committed Employees section of the Annual Report.

G4-LA10 PROGRAMMES FOR COMPETENCE-BASED MANAGEMENT AND LIFELONG LEARNING

See the Committed Employees section of the [Annual Report](#).

G4-LA11 PERCENTAGE OF EMPLOYEES RECEIVING REGULAR PERFORMANCE AND CAREER DEVELOPMENT REVIEWS

Periodic performance assessment and career development reviews are conducted with all employees. See the Committed Employees section of the [Annual Report](#).

DIVERSITY AND EQUAL OPPORTUNITY

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: GOVERNMENT

G4-DMA

See the [general DMA relating to labour practices and decent work indicators](#).

G4-LA12 COMPOSITION OF GOVERNANCE BODIES AND BREAKDOWN OF EMPLOYEES BY GENDER, AGE AND OTHER INDICATORS OF DIVERSITY

See the Organisation and Committed Employees sections of the [Annual Report](#). BNG Bank doesn't register other data concerning diversity than gender, age and salary.

EQUAL REMUNERATION FOR MEN AND WOMEN

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: GOVERNMENT

G4-DMA

See the [general DMA relating to labour practices and decent work indicators](#).

G4-LA13 RATIO OF BASIC SALARY AND REMUNERATION OF WOMEN TO MEN BY EMPLOYEE CATEGORY AND LOCATION OF OPERATION

BNG Bank applies the comparative job ranking method. A company job database containing part of the existing jobs at BNG Bank was created for this purpose. The positions in the database were defined in accordance with the BASYS method: by means of a job description, an analysis, grading, substantiation and job group ranking. The database is used to comparatively rank the new positions of individual job holders. In line with the procedure, irrespective of whether they are male or female, employees are classified in the salary scale corresponding to the position, if they hold the requisite qualifications. BNG Bank has one place of business. A breakdown by country therefore does not apply.

SUPPLIER ASSESSMENT FOR LABOUR PRACTICES

SCOPE INTERNAL: ALL BUSINESS UNITS

G4-LA14 PERCENTAGE OF NEW SUPPLIERS THAT WERE SCREENED USING LABOUR PRACTICES CRITERIA

BNG Bank is an office-based organisation with a limited need for materials. BNG Bank cannot provide data on the percentage of new suppliers that were screened using labour practices criteria. Procurement takes place predominantly in the Netherlands. A tightened procurement policy has been in force since the end of 2016. See the [sustainability policy](#) on bngbank.com. BNG Bank aims to be able to provide more information in this regard from 2017.

G4-LA15 SIGNIFICANT ACTUAL AND POTENTIAL NEGATIVE IMPACTS FOR LABOUR PRACTICES IN THE SUPPLY CHAIN AND ACTIONS TAKEN

BNG Bank is located in the Netherlands and purchases the majority of its office supplies from Dutch suppliers. BNG Bank cannot provide any further data on this topic at this time.

LABOUR PRACTICES GRIEVANCE MECHANISMS

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: GOVERNMENT AND SHAREHOLDERS

G4-DMA

See the [general DMA relating to labour practices and decent work indicators](#).

G4-LA16 NUMBER OF GRIEVANCES ABOUT LABOUR PRACTICES FILED, ADDRESSED AND RESOLVED

In 2016, the confidential advisers received one new notification of matters associated with working conditions. This notification was settled within the reporting year. There were no notifications in 2015, and five notifications were received in 2014, which have been settled.

Human rights

G4-DMA

LOANS AND ADVANCES

Under BNG Bank's Articles of Association, the bank's lending activities are limited to European Union Member States. The lending activities are concentrated almost entirely in the Netherlands. Within the Netherlands and the EU, human rights violations are not applicable and do not play a role in BNG Bank's lending activities.

CLIENT FINANCING APPLICATIONS

See the Exposures – Supply Chain Responsibility section of the [sustainability policy](#).

FUNDING (HUMAN RIGHTS FS DMA)

See the Funding – Supply Chain Responsibility section of the [sustainability policy](#).

PROCUREMENT

See the Suppliers – Supply Chain Responsibility section of the [sustainability policy](#). Compliance with the established and adopted policy is periodically assessed during IAD operational audits within the framework set out under 'Process' in the [sustainability policy](#).



INVESTMENTS AND ACQUISITIONS

SCOPE INTERNAL: BNG BANK AND BNG VERMOGENSBEHEER, EXTERNAL: INVESTORS, FINANCIAL COUNTERPARTIES AND CLIENTS

G4-HR1 **PERCENTAGE AND TOTAL NUMBER OF SIGNIFICANT INVESTMENT AGREEMENTS AND CONTRACTS THAT INCLUDE HUMAN RIGHTS CLAUSES OR THAT UNDERWENT HUMAN RIGHTS SCREENING**

As regards its lending activities, BNG Bank operates almost solely on the Dutch market. See the Sustainable Operations in the Supply Chain section of the [sustainability policy](#). See also [FS8](#).

G4-HR2 **TOTAL HOURS OF EMPLOYEE TRAINING ON POLICIES AND PROCEDURES CONCERNING ASPECTS OF HUMAN RIGHTS THAT ARE RELEVANT TO OPERATIONS, INCLUDING THE PERCENTAGE OF EMPLOYEES TRAINED**

BNG Bank operates on the Dutch market.

NON-DISCRIMINATION

SCOPE EXTERNAL: INVESTORS AND FINANCIAL COUNTERPARTIES

G4-DMA

See the [Human Rights DMA](#).

G4-HR3 REPORTED INCIDENTS OF DISCRIMINATION AND CORRECTIVE ACTIONS TAKEN

In 2016, no discriminatory incidents were reported by the internal stakeholders.

FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

SCOPE INTERNAL: BNG BANK AND BNG VERMOGENSBEHEER, EXTERNAL: INVESTORS AND FINANCIAL COUNTERPARTIES

G4-DMA

See the [Human Rights DMA](#).

G4-HR4 OPERATIONS (AND THE OPERATIONS OF SIGNIFICANT SUPPLIERS) IDENTIFIED IN WHICH THE RIGHT TO EXERCISE FREEDOM OF ASSOCIATION OR COLLECTIVE BARGAINING MAY BE AT SIGNIFICANT RISK, AND ACTIONS TAKEN TO SUPPORT THESE RIGHTS

Almost all of the financial services provided by BNG Bank focus on the Dutch market. Investors and financial counterparties with whom BNG Bank directly conducts business are subject to CDD policy, which is based on the ethical business practices requirement stipulated in the Financial Supervision Act and on Dutch anti-money laundering legislation. BNG Bank's [procurement policy](#) applies to suppliers.

CHILD LABOUR

SCOPE INTERNAL: NOT MATERIAL, EXTERNAL: INVESTORS AND FINANCIAL COUNTERPARTIES

G4-DMA

See the [Human Rights DMA](#).

G4-HR5 OPERATIONS IDENTIFIED AS HAVING SIGNIFICANT RISK FOR INCIDENTS OF CHILD LABOUR AND MEASURES TAKEN TO CONTRIBUTE TO THE ELIMINATION OF CHILD LABOUR

Almost all of the financial services provided by BNG Bank focus on the Dutch market. Clients are expected to comply with Dutch laws and regulations. The majority of office supplies are purchased from Dutch suppliers, who are also expected to respect Dutch laws and regulations. Investors and financial counterparties with whom BNG Bank directly conducts business are subject to CDD policy, which is based on the ethical business practices requirement stipulated in the Financial Supervision Act and on Dutch anti-money laundering legislation. BNG Bank's [procurement policy](#) applies to suppliers.

FORCED OR COMPULSORY LABOUR

SCOPE INTERNAL: NOT MATERIAL, EXTERNAL: INVESTORS AND FINANCIAL COUNTERPARTIES

G4-DMA

See the [Human Rights DMA](#).

G4-HR6 OPERATIONS IDENTIFIED AS HAVING SIGNIFICANT RISK FOR INCIDENTS OF FORCED OR COMPULSORY LABOUR AND RELEVANT MEASURES TAKEN

Almost all of the financial services provided by BNG Bank focus on the Dutch market. Clients are expected to comply with Dutch laws and regulations. The majority of office supplies are purchased from Dutch suppliers, who are also expected to respect Dutch laws and regulations. Investors and financial counterparties with whom BNG Bank directly conducts business are subject to CDD policy, which is based on the ethical business practices requirement stipulated in the Financial Supervision Act and on Dutch anti-money laundering legislation. BNG Bank's [procurement policy](#) applies to suppliers.

SECURITY PRACTICES

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

INDIGENOUS RIGHTS

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

HUMAN RIGHTS ASSESSMENT

G4-DMA

See the [Human Rights DMA](#).

G4-HR9 PERCENTAGE AND TOTAL NUMBER OF OPERATIONS THAT HAVE BEEN SUBJECT TO HUMAN RIGHTS IMPACT ASSESSMENTS

Almost all of the financial services provided by BNG Bank focus on the Dutch market. With respect to the possibility of screening funding parties, please refer to the [sustainability policy](#) on bngbank.com and the [Human Rights DMA](#).

SUPPLIER HUMAN RIGHTS ASSESSMENT

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: INVESTORS AND FINANCIAL COUNTERPARTIES

G4-DMA

See the [Human Rights DMA](#).

G4-HR10 PERCENTAGE OF SIGNIFICANT SUPPLIERS, CONTRACTORS AND OTHER BUSINESS PARTNERS THAT WERE SCREENED USING HUMAN RIGHTS CRITERIA AND ACTIONS TAKEN

BNG Bank is an office-based organisation with a limited need for materials. BNG Bank cannot provide data on the percentage of new suppliers that were screened using human rights criteria. Procurement takes place predominantly in the Netherlands. A tightened procurement policy has been in force since the end of 2016. See the Sustainable Operations in the Supply Chain section of the [sustainability policy](#) on bngbank.com.

G4-HR11 SIGNIFICANT ACTUAL AND POTENTIAL NEGATIVE HUMAN RIGHTS IMPACTS IN THE SUPPLY CHAIN AND ACTIONS TAKEN

The services provided by BNG Bank are focused on the Netherlands and the bank is located only in the Netherlands. BNG Bank has no data available for 2016. Procurement takes place predominantly in the Netherlands. A tightened procurement policy has been in force since the end of 2016. See the Sustainable Operations in the Supply Chain section of the [sustainability policy](#) on bngbank.com.

HUMAN RIGHTS GRIEVANCE MECHANISMS

INTERNAL SCOPE: ALL BUSINESS UNITS

G4-HR12 NUMBER OF GRIEVANCES ABOUT HUMAN RIGHTS IMPACTS FILED, ADDRESSED AND RESOLVED

No grievances were received.

Social

G4-DMA

See:

- the [sustainability policy](#) and the page on corporate governance on bngbank.nl;
- the Company Code and associated internal regulations and procedures;
- the pre-employment screening policy;
- the Customer Due Diligence (CDD) policy;
- the Dutch Banking Code page;
- the controlled remuneration policy.

POLICY AND PROCEDURES

BNG Bank has product approval procedures in place that provide for a special focus on the client's interests. See the [sustainability policy](#) and the corporate governance page on bngbank.nl. For the remuneration policy, see the Regulation on a Controlled Remuneration Policy. A complaints procedure is in place for handling client complaints in the proper manner. The Company Code applies to BNG Bank employees. Corruption, anticompetitive behaviour and compliance with relevant laws and regulations are focus areas under the theme A Safe Bank. Compliance with the established and adopted policy is periodically assessed during IAD operational audits within the framework set out under 'Process' and Corporate Governance in the sustainability policy on bngbank.nl.



COMPLIANCE

The BNG Bank Compliance department is entrusted with the task of managing integrity risks. See the [compliance charter](#) on bngbank.nl. In view of the nature of the bank's clients, the risk of money laundering and terrorism financing is low. The bank has long-standing relationships with public sector clients, short internal communication lines, collaboration between various disciplines and a clear governance structure. See also the [sustainability policy](#) on bngbank.com.

LOCAL COMMUNITIES

INTERNAL SCOPE: NOT MATERIAL, EXTERNAL: CLIENTS

G4-SO1 PERCENTAGE OF OPERATIONS WITH IMPLEMENTED LOCAL COMMUNITY ENGAGEMENT, IMPACT ASSESSMENTS, AND DEVELOPMENT PROGRAMMES

For the bank's cultural and social activities, including those of the BNG Culture Fund, see the theme Social Engagement in the [Annual Report](#).

G4-SO2 OPERATIONS WITH SIGNIFICANT ACTUAL OR POTENTIAL NEGATIVE IMPACTS ON LOCAL COMMUNITIES

N/A.

ANTI-CORRUPTION

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: ALL STAKEHOLDERS

G4-DMA

See the [general DMA relating to the Social category](#).

G4-SO3 TOTAL NUMBER AND PERCENTAGE OF BUSINESS UNITS ASSESSED FOR RISKS RELATED TO CORRUPTION

All BNG Bank business units (including BNG Gebiedsontwikkeling) undergo a periodic integrity risk assessment by the Compliance Department, which includes the risk of a conflict of interests and corruption. The latest risk assessment took place in 2015 and did not reveal any special risks.

G4-SO4 EMPLOYEES WHO HAVE RECEIVED TRAINING ON ASPECTS OF ANTI-CORRUPTION POLICIES AND PROCEDURES

All employees have received a copy of the Company Code. By signing the employment contract, they are confirming that they will abide by the Code. The Code has been published on bngbank.nl. All employees have taken the Dutch bankers' oath as directed by the Financial Supervision Act.

G4-SO5 CONFIRMED INCIDENTS OF CORRUPTION AND ACTIONS TAKEN

See the A Safe Bank and Compliance and Integrity sections in the [Annual Report](#).

PUBLIC POLICY

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: ALL STAKEHOLDERS

G4-DMA

See the [general DMA relating to the Social category](#).

G4-SO6 TOTAL VALUE OF FINANCIAL AND IN-KIND CONTRIBUTIONS TO POLITICAL PARTIES, POLITICIANS AND RELATED INSTITUTIONS BY COUNTRY

BNG Bank does not make any financial or in-kind contributions to politicians, political parties or related institutions.

ANTI-COMPETITIVE BEHAVIOUR

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: ALL STAKEHOLDERS

G4-DMA

See the [general DMA relating to the Social category](#).

G4-SO7 TOTAL NUMBER OF LEGAL ACTIONS FOR ANTI-COMPETITIVE BEHAVIOUR, ANTI-TRUST AND MONOPOLY PRACTICES AND THEIR OUTCOMES

See the A Safe Bank and Compliance and Integrity sections in the [Annual Report](#).

COMPLIANCE WITH LAWS AND REGULATIONS

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: ALL STAKEHOLDERS

G4-DMA

See the [general DMA relating to the Social category](#).

G4-SO8 PENALTIES AND SANCTIONS FOR NON-COMPLIANCE WITH LAWS AND REGULATIONS

See the A Safe Bank and Compliance and Integrity sections in the [Annual Report](#).

SUPPLIER ASSESSMENT FOR IMPACTS ON SOCIETY

INTERNAL SCOPE: ALL BUSINESS UNITS

G4-DMA

See the [general DMA relating to the Social category](#).

G4-SO9 PERCENTAGE OF NEW SUPPLIERS THAT WERE SCREENED USING CRITERIA FOR IMPACTS ON SOCIETY

BNG Bank is an office-based organisation with a limited need for materials. BNG Bank does not have any data on the percentage of new suppliers that were screened using criteria for impacts on society. Procurement takes place predominantly in the Netherlands. A tightened procurement policy has been in force since the end of 2016. See the [sustainability policy](#) on bngbank.com.

G4-SO10 SIGNIFICANT ACTUAL AND POTENTIAL NEGATIVE IMPACTS ON SOCIETY IN THE SUPPLY CHAIN

No data available. Procurement takes place predominantly in the Netherlands.

GRIEVANCE MECHANISMS FOR NEGATIVE IMPACTS ON SOCIETY

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: CLIENTS AND THE GOVERNMENT

G4-DMA

See the [general DMA relating to the Social category](#).

**G4-SO11 NUMBER OF GRIEVANCES ABOUT NEGATIVE IMPACTS ON SOCIETY FILED, ADDRESSED
AND RESOLVED THROUGH FORMAL PROCEDURES**

No complaints have been lodged.

Product responsibility

G4-DMA

See the DMAs relating to the [Indirect Economic Impacts](#), [Work](#), [Human Rights](#) and [Social categories](#), the [sustainability policy](#) on bngbank.com as well as the [Annual Report](#). Client progress regarding the implementation of and compliance with environmental and social criteria is not monitored. Each year, Telos, Tilburg University's Centre for Sustainable Development, measures the sustainability performance of municipalities and housing associations on behalf of the bank. See also the [sustainability policy](#). It is the bank's policy not to disclose information about individual clients. External enquiries are channelled through the bank's spokesperson. If clients believe that their privacy has been infringed, they may submit a complaint in accordance with the complaints procedure. As regards marketing communication, the bank is subject to the provisions of the Financial Supervision Act and the Telecommunications Act. Since BNG Bank has no retail division, it does not conduct any marketing activities on the consumer market, although it does seek brand awareness in the public sector through BNG Cultuurfonds. BNG Cultuurfonds has an independent governing body and determines its own appraisal criteria. The effectiveness of the management approach is evaluated in the manner described under 'Process' in the [sustainability policy](#). Each year, the internal and external auditors carry out an audit. The audit review includes corporate social responsibility, which covers the environmental and social aspects. This is based on an integrated annual report for which the external auditor issues reasonable assurance. There were no non-compliance issues concerning environmental and/or social policy. Environmental and social aspects do not have a particular role in the voting policy for shares.



CONSUMER HEALTH AND SAFETY

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

PRODUCT INFORMATION

SCOPE EXTERNAL: CLIENTS

G4-DMA

See the [general DMA under Product Responsibility](#).

G4-PR3 TYPE AND AMOUNT OF PRODUCT INFORMATION REQUIRED FOR INTERNAL PROCEDURES IN THIS AREA

This does not apply to BNG Bank.

G4-PR4 TOTAL NUMBER OF INCIDENTS OF NON-COMPLIANCE WITH REGULATIONS AND VOLUNTARY CODES CONCERNING PRODUCT AND SERVICE INFORMATION, BY TYPE OF OUTCOME

In 2016, no incidents were reported relating to non-compliance with regulations concerning product information.

MARKETING COMMUNICATIONS

INTERNAL SCOPE: ALL BUSINESS UNITS, EXTERNAL: CLIENTS

G4-PR5 CUSTOMER SATISFACTION

An external agency, Integron, conducted a customer satisfaction survey in autumn 2014 on behalf of BNG Bank. Clients gave BNG Bank (including its subsidiaries) an average score of 8.00 in 2014 (2012: 7.96). According to Integron's report, the entire financial sector scored 7.58. The next survey is planned for 2017.

G4-PR6 SALE OF PRODUCTS BANNED OR DISPUTED IN CERTAIN MARKETS

BNG Bank does not offer any banned products. BNG Bank informs its clients of the potential risks attached to its products.

G4-PR7 TOTAL NUMBER OF INCIDENTS OF NON-COMPLIANCE WITH REGULATIONS AND VOLUNTARY CODES CONCERNING MARKETING COMMUNICATIONS, INCLUDING ADVERTISING, PROMOTION AND SPONSORSHIP, BY TYPE OF OUTCOME

No incidents of non-compliance with external regulations concerning marketing communications and advertising were reported in 2016.

CUSTOMER PRIVACY

SCOPE INTERNAL: BNG BANK, EXTERNAL: CLIENTS

G4-DMA

See the [general DMA under Product Responsibility](#).

G4-PR8 TOTAL NUMBER OF SUBSTANTIATED COMPLAINTS REGARDING BREACHES OF CUSTOMER PRIVACY AND LOSSES OF CUSTOMER DATA

No significant incidents occurred in 2016. No complaints were lodged by clients regarding breaches of client privacy or losses of client data.

COMPLIANCE WITH LAWS AND REGULATIONS

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: GOVERNMENT, CLIENTS, SHAREHOLDERS AND REGULATORY AUTHORITIES

G4-DMA

See the [general DMA under Product Responsibility](#).

G4-PR9 MONETARY VALUE OF SIGNIFICANT FINES FOR NON-COMPLIANCE WITH LAWS AND REGULATIONS CONCERNING THE PROVISION AND USE OF PRODUCTS AND SERVICES

No incidents were reported in 2016. No fines were imposed.

Sector specific

G4-DMA

See the Supply Chain section of the [sustainability policy](#). Consultations are held with the initiators of solar energy generation and sustainable accommodation projects to discuss the implementation and financing of such projects. Consultations are also held with the initiators of an organisational model designed to accommodate a range of sustainable projects. The bank acts as the link between investors with a preference for sustainable investments and government/semi-government authorities who wish to make sustainable investments by issuing Socially Responsible Investment Bonds. More details are provided in the Report of the Executive Board in the [Annual Report](#). For more information, visit [bngbank.nl](#). The Sustainability Committee, which holds periodic meetings, evaluates the effectiveness of the management approach. Furthermore, the IAD performs an operational effectiveness audit. Internal monitoring and evaluation are carried out in the manner described under 'Process' in the [sustainability policy](#). The progress made on the bank's initiatives in this area is described in the overview of 'Objectives and Results Achieved' in the [Annual Report](#) and in this GRI Index.

PRODUCT PORTFOLIO

SCOPE INTERNAL: ALL BUSINESS UNITS, EXTERNAL: ALL STAKEHOLDERS

G4-DMA

See the [general DMA under Sector Specific](#).

G4-FS6 PORTFOLIO BREAKDOWN

See the Responsible Growth section of the [Annual Report](#).

G4-FS7 LOANS ADVANCED WITH SOCIAL SIGNIFICANCE

See the Responsible Growth section and the income statement in the [Annual Report](#).

G4-FS8 VALUE OF PRODUCTS AND SERVICES OF EACH BUSINESS UNIT WITH ADDED VALUE FOR THE ENVIRONMENT

See the Our contribution to a cleaner environment section of the [Annual Report](#). The majority of financing provided by the bank concerns balance-sheet financing, for the application of which no further substantiation is requested. For this reason, it is not possible to specify the precise extent of the financing provided for this purpose.

ACTIVE OWNERSHIP

SCOPE EXTERNAL: CLIENTS, INVESTORS AND GOVERNMENT

G4-DMA

See the [general DMA under Sector Specific](#).

G4-FS10 BUSINESSES IN THE PORTFOLIO WITH WHICH THERE HAS BEEN COMMUNICATION ABOUT ENVIRONMENTAL AND SOCIAL ASPECTS

Financing sustainable investments is discussed during regular contact with clients. BNG Bank strives to discuss financing sustainable investments during regular contacts with clients. BNG Bank has a limited number of clients, all of whom are established in the Netherlands. BNG Bank does not separately register actual communication about environmental and social aspects. Telos, Tilburg University's Centre for Sustainable Development, measures the sustainability performance of municipalities and housing associations on behalf of BNG Bank. The results of the measurement are provided to these clients. At the end of 2016, loans in an amount of EUR 70 billion had been provided to these client groups out of a total loan portfolio of EUR 81 billion (86%).

G4-FS11 PERCENTAGE OF ASSETS IN THE PORTFOLIO SCREENED FOR POSITIVE AND NEGATIVE ENVIRONMENTAL AND SOCIAL CRITERIA.

This does not apply to BNG Bank.

SOCIETY

THIS ASPECT IS NOT MATERIAL FOR BNG BANK

COLOPHON

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