

GRI G4 Content Index - Core Option

NIBC reports fully on the disclosures and indicators in this matrix, unless specified otherwise.

GRI code	Description	Cross reference/ Direct answer	External verification*	Material or Basic Condition**
General Standard Disclosures				
Strategy and Analysis				
G4-1	Statement of CEO about the relevance of sustainability to the organisation and its strategy	<i>Letter from the CEO, p.10</i> <i>Report of the Managing Board, p.13</i>		
Organisational Profile				
G4-3	Name of reporting organisation	NIBC Bank N.V.		
G4-4	Primary brands, products and/or services	Corporate Banking: <i>NIBC at a Glance, p.8</i> <i>Corporate Banking, p.15</i> Consumer Banking/ NIBC Direct: <i>NIBC at a glance, p.8</i> <i>Consumer Banking, p.17</i>		
G4-5	Location of Headquarters	The Hague, Netherlands		
G4-6	Number of countries where the organisation operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	NIBC holds offices in the Netherlands, Belgium, Germany, and the United Kingdom.		
G4-7	Nature of ownership and legal form	N.V.		
G4-8	Markets served (geographic breakdown, sector served and types of customer/beneficiary)	<i>At a glance, p.8</i> <i>Towards sustainable growth, p.14</i> <i>Corporate Banking, p.15</i> <i>Consumer Banking, p.17</i> <i>Credit Risk paragraph in Risk Management, p.49</i> <i>Note to the consolidated financial statements; Note 55 Credit risk, p.185</i>		
G4-9	Organisation scale (Employees, Sales, Capitalisation, Quantity of products or services provided)	<i>Key Figures, p.4-7</i> <i>Financial Performance, p.19</i> <i>Risk Management, p.47</i>		
G4-10	a) Total number of employees by employment contract and gender. b) Total number of permanent employees by employment type and gender. c) Total workforce by employees and supervised workers and by gender. d) Total workforce by region and gender. e) Whether a substantial portion of the organisation's work is performed by workers who are legally recognized as self-employed. f) Report any significant variations in employment numbers	<i>Key Figures, p.4-7</i> <i>Our People, p.28</i> For other material information on the composition of our workforce, please click here .		
G4-11	Percentage of total employees covered by collective bargaining agreement	0% Collective bargaining agreement ended per 1 January 2014. A new employee benefit scheme was negotiated with the Employees' Council. For details see: <i>Our People, p.28</i>		
G4-12	Description organisation's supply chain	<i>Towards sustainable growth: p.13</i> For further information, please click here .		
G4-13	Significant organisational changes during the reporting period regarding size, structure or ownership	In 2014 NIBC acquired Gallinat-Bank AG, which was renamed NIBC Deutschland AG. <i>Towards sustainable growth, p.13</i>		
G4-14	Precautionary policies and approach	NIBC's risk management function is responsible for development of risk policies and processes, including credit-, regulatory-, compliance-, sustainability and operational risks. These policies establish the framework for a variety of factors such as the acceptance of new clients, provision of credit and development of new products. These risk management policies are taken into account on an ongoing basis in everything that we do. <i>Risk Management, p.47</i>		

G4-15	Endorsed voluntary charters and external principles	<p>Equator Principles Click here for our Equator Principles Report.</p> <p>Dutch Banking Code For more information, click here.</p> <p>Dutch Corporate Governance Code For more information, click here.</p> <p>UN Global Compact <i>Other information; Corporate responsibility reporting scope, p.261</i></p>
G4-16	External memberships	<p>39 NIBC employees are member of a Dutch Banking Association (NVB) or Dutch Association of Covered Bond Issuers (DACB) expert or meeting group. Paulus de Wilt is board member of the Dutch Banking Association (NVB). Herman Dijkhuizen is member of the Commission Supervision of the Dutch Banking Association (NVB).</p>

Identified material aspects and boundaries

G4-17	<p>Entities included in the organisation's consolidated financial statement.</p> <p>Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report</p>	<p>NIBC's Annual Report 2014 reports on the activities of NIBC Bank N.V., including all international offices, and 100% subsidiaries which have been established by NIBC for our business purposes. NIBC's sustainability framework fully applies to all NIBC's investments and interests that are acquired. These are, however, not included in the reporting scope of this Annual Report as NIBC does not exercise control or significant influence regarding their financial and operational policies and practices.</p> <p><i>Accounting Policies, p.70</i></p>
G4-18	Process for defining report content and Aspect Boundaries. Implementation of the Reporting Principles for Defining Report Content	<i>Other information; Corporate Responsibility Reporting Scope, p.261</i>
G4-19	List material Aspects	Click here for <i>Materiality Assessment report</i>
G4-20	Aspect Boundary each material Aspect within organisation	Click here for <i>Materiality Assessment report</i>
G4-21	Aspect Boundary each material Aspect outside organisation	Click here for <i>Materiality Assessment report</i>
G4-22	Explanation of re-statements of information from earlier reports	<p>None</p> <p><i>Other information; Corporate Responsibility Reporting Scope, p.261</i></p>
G4-23	Significant changes from the previous reports in scope and/or Aspect Boundaries	<p>No significant changes.</p> <p><i>Other information; Corporate Responsibility Reporting Scope, p.261</i></p>

Stakeholder Engagement

G4-24	List of engaged stakeholders	<p><i>Stakeholder engagement, p.25</i></p> <p>For more details on NIBC's stakeholders, please click here.</p>
G4-25	Identification and selection of stakeholders	<p><i>Stakeholder engagement, p.25</i></p> <p>Key stakeholders in NIBC's value chain include investors, consumer clients and corporate clients. For details on NIBC's stakeholders, please click here.</p> <p>For details on NIBC's value chain and responsibilities, please click here.</p>
G4-26	Approach to stakeholder engagement, including frequency of engagement by type and stakeholder group, and an indication whether engagement was undertaken specifically as part of report preparation process	<i>Stakeholder engagement, p.25</i>
G4-27	Key topics and concerns raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting. Report stakeholder groups that raised each of key topics	<i>Stakeholder engagement, p.25</i>

Report Profile

G4-28	Reporting period	The full year 2014, from 01-01-2014 until 31-12-2014
G4-29	Date most recent previous report	10 April 2014
G4-30	Reporting Cycle	Annual from 1 January to 31 December
G4-31	Contact information for questions regarding the report	<i>Contact information, p.260</i>
G4-32	In accordance option, GRI Content Index for chosen option, External Assurance Report	<p><i>Corporate Responsibility Reporting Scope, p.261</i></p> <p><i>GRI G4 Content Index</i></p>

G4-33	Policy and current practice on external assurance - If not included in the assurance report, report the scope and basis of any external assurance provided - Relationship between organisation and assurance provider - Report highest governance body or senior executives are involved in seeking assurance for the organisation's sustainability report	<i>Corporate responsibility reporting scope, p. 261</i> <i>Corporate responsibility assurance report, p.263</i>		
-------	---	--	--	--

Governance

G4-34	Governance structure	<i>Report of the Supervisory Board, p.35</i> <i>Corporate Governance, p.45</i>		
-------	----------------------	---	--	--

Ethics and integrity

G4-56	Mission, values and code of conduct	<i>At a Glance: Our mission, p.8</i> <i>At a Glance: Our corporate responsibility, p.8</i> For NIBC's Business Principles, click here . For NIBC's Code of Conduct, click here .		
-------	-------------------------------------	---	--	--

Performance indicators: Economic

Disclosure on management approach *Report of Managing Board:*
Our Strategy, p.8
Towards sustainable growth, p.13
Business performance, p.15
For more information, click [here](#).

Economic Performance				Material
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments	<i>Key Figures, p.4-7</i> <i>Performance against 2014 targets, p.24</i> <i>Consolidated Financial Statements, p.62</i> NIBC's donations and community investments in 2014 amounted to EUR 103,668. In addition, 94 NIBC employees spent time volunteering in community projects, including projects described in <i>Responsible corporate citizen, p.26</i>	partially	
EC3	Coverage of the organisation's defined benefit plan obligations	<i>Employee Benefits, p.93</i> <i>Note 40 to the consolidated financial statements, p.146</i>		
EC4	Significant financial assistance received from government	<i>Report of the Managing Board, p.13</i> <i>Note 35 to the consolidated financial accounts, p.144</i>		

Performance indicators: Environmental

Disclosure on management approach Direct and indirect impact
We recognise that our impact on environment and society results from our own operations as well as our client business activities. We differentiate between direct and indirect impact. For information of management of our direct impact on environment, society and people, click [here](#).

For details on the process for managing our indirect impact, please click [here](#).

For details on our policies for managing our environmental and social impact in our client relationships, please click [here](#).

Energy				Basic Condition
G4-EN3	Energy consumption within the organisation	For information on our total environmental performance, click here . For details on our environmental footprint, click here .		
G4-EN6	Reduction of energy consumption	For details on our environmental footprint, click here .		
Emissions				Basic Condition
G4-EN15	Direct greenhouse gas (GHG) emissions	For details on our environmental footprint, click here .		
Supplier Environmental Assessment				
G4-EN32	Percentage of new suppliers that were screened using environmental criteria	Not material. Most of NIBC's suppliers are service providers located in The Netherlands and Germany. Since 2010 NIBC has incorporated a sustainability paragraph in the Procurement General terms and conditions. Environmental & Social risk screening for clients is covered under the Financial Sector Supplement aspects.		

Performance indicators: Labour Practices and Decent Work

Disclosure on management approach Direct and indirect impact

We recognise that our impact on environment and society results from our own operations as well as our client business activities. We differentiate between direct and indirect impact. For information of management of our direct impact on environment, society and people, click [here](#).

For details on the process for managing our indirect impact, please click [here](#).

For details on our policies for managing our environmental and social impact in our client relationships, please click [here](#).

Employment				Material
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	<i>Key Figures, p.4-7</i> Partially reported. NIBC keeps record of new hires and turnover for all employees, but not specifically per age group, gender or region.	yes	
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operations	None		
Labor/management relations				Basic Condition
G4-LA4	Minimum notice period(s) regarding operational changes	Three months		
Occupational Health and Safety				Material
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 programs	100%		
G4-LA6	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region	<i>Key Figures, p.4-7</i> <i>Our People, p.28</i> Partially reported. NIBC reports absenteeism rate, as this is the most material health & safety aspect for NIBC.	yes	
Training and Education				Material
G4-LA9	Average hours of training per year per employee by gender, and by employee category	<i>Key Figures, p.4-7</i> <i>Our People, p. 28</i> Partially reported. NIBC keeps record of the number of employees that follow training, but not of the number of hours per employee. NIBC reports on average training expenses per employee.	yes	
G4-LA11	Percentage of employees receiving regular performance and career development reviews	In 2014, 77% of employees received regular performance and career development reviews. All employees receive annual performance and career development reviews. Employees who joined shortly before the review process commences, or who will leave the company during the process will not be included.		
Diversity and Equal Opportunity				Material
G4-LA 12	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, region, employment type) and other indicators of diversity	For composition of our Supervisory Board, see <i>Report of the Supervisory Board, p.35</i> For composition of our Managing Board, see <i>Corporate Governance, p.45</i> For information on employees, please click here .	yes	

Performance indicators: Human Rights

Disclosure on management approach Direct and indirect impact

We recognise that our impact on environment and society results from our own operations as well as our client business activities. We differentiate between direct and indirect impact. For information of management of our direct impact on environment, society and people, click [here](#).

For details on the process for managing our indirect impact, please click [here](#).

For details on our policies for managing our environmental and social impact in our client relationships, please click [here](#).

Non-discrimination				Basic Condition
G4-HR3	Total number of incidents of discrimination and actions taken	No incidents of discrimination reported		
Supplier Human Rights Assessment				
G4-HR10	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken	Not material. Most of NIBC's suppliers are service providers located in The Netherlands and Germany. Since 2010 NIBC has incorporated a sustainability paragraph in the Procurement General terms and conditions. Environmental & Social risk screening for clients is covered under the Financial Sector Supplement aspects.		

Performance indicators: Society**Disclosure on management approach** Direct and indirect impact

We recognise that our impact on environment and society results from our own operations as well as our client business activities. We differentiate between direct and indirect impact. For information of management of our direct impact on environment, society and people, click [here](#).

For details on the process for managing our indirect impact, please click [here](#).

For details on our policies for managing our environmental and social impact in our client relationships, please click [here](#).

Anti-corruption			Basic Condition
G4-SO3	Percentage and total number of operations assessed for risks related to corruption, and significant risks identified	Topics of fraud and corruption are a standard element in the Risk and Control Self-Assessment (RCSA) that every Business Unit (BU) makes twice a year. On the basis of the RCSA, each BU issues then an In Control Statement, declaring being in control of all of its risks.	
G4-SO4	Communication and training on anti-corruption policies and procedures	Annually all new NIBC employees receive one-on-one Compliance induction training, which includes training on NIBC's Compliance Policies (including anti-corruption). In addition Compliance gives general refresher trainings or specific trainings to selected employees on a variety of topics - such as Know Your Customer (including corruption), duty of care and new regulations. In 2014 there were 891 employees who followed training(s) on various relevant topics.	
G4-SO5	Confirmed incidents of corruption and actions taken	No corruptive practices were encountered in 2014, so no corrective actions needed to be taken.	
Public Policy			Basic Condition
G4-SO6	Total value of political contributions by country and recipient/beneficiary	none	
Compliance			Basic Condition
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	<i>Key Figures, p.4-7</i>	yes
Supplier Assessment for Impacts on Society			Basic Condition
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society	Not material. Most of NIBC's suppliers are service providers located in The Netherlands and Germany. Since 2010 NIBC has incorporated a sustainability paragraph in the Procurement General terms and conditions. Environmental & Social risk screening for clients is covered under the Financial Sector Supplement aspects.	

Performance indicators: Product Responsibility**Disclosure on management approach** For information on our management approach regarding risk and product responsibility, please click [here](#).

Product and service labeling			Material
G4-PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements	none NIBC values transparency. NIBC Direct offers only one product: an online saving account. In Germany NIBC Direct also offers an online brokerage service for retail investment products.	
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling by type of outcomes	none	
G4-PR5	Results of surveys measuring customer satisfaction	<i>Key Figures, p.4-7</i> <i>Our Clients / Corporate Banking Clients: NPS, p.15</i> <i>Our Clients / Consumer Clients: Customer Survey, p.17</i>	yes
Customer Privacy			Basic Condition
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	none	
Compliance			Material
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	none	yes

G4 Sector Disclosures: Financial Services			
FS1	Policies with specific environmental and social components applied to business lines	Environmental and social standards that apply to our corporate clients are described in our Sustainability Policy Framework. For information, click here .	
FS2	Procedures for assessing and screening environmental and social risks in business lines.	Procedure for managing environmental & social risks are described in our Sustainability Policy Framework and Approach. For information on our Sustainability Policy Framework, click here . For information on our procedure and approach to assessing sustainability risks in our client processes, click here .	
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements of transactions	Procedure for managing environmental & social risks are described in our Sustainability Policy Framework and Approach. For information on our Sustainability Policy Framework, click here . For information on our procedure and approach to assessing sustainability risks in our client processes, click here .	
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures	A general sustainability training is offered to new employees annually, or more frequent depending on inflow of employees. The training provides insight in sustainability issues, environmental and social impacts of businesses, the response of the financial industry, and NIBC's approach to sustainability. The training offers general information and uses a case-study to get insight in NIBC's Sustainability Policy Framework and Toolkit applicable in our client business. Training on sustainability trends and developments are offered on a frequent basis. For sector teams, trainings are tailored to address the sustainability issues most relevant to these sectors. In 2014, 13 new employees attended the general sustainability introduction training in The Hague. Training new employees in the international offices will be a focus point in 2015. On an ongoing basis, Management Teams or team meetings are visited by the experts of NIBC's CSR team for general or specific sustainability presentations/ discussions.	
FS5	Interactions with clients/ investors/ business partners regarding environmental and social risks and opportunities	<i>Business performance, Sustainable client business, p.16</i> <i>Stakeholder engagement, p.25</i>	
FS6	Percentage of the portfolio for business lines by specific region, size and by sector	<i>Risk Management, Credit Risk, p.49</i> <i>Note 55 to the consolidated financial statements, p.184</i>	partially
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	For details on our renewable energy portfolio, see <i>Risk Management: Credit Risk, p.49</i>	
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	<i>Corporate Responsibility reporting scope, p.261</i> <i>Corporate Responsibility Assurance Report, p.263</i>	
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	<i>Key Figures, p.4-7</i> <i>Business performance, Sustainable client business, p.16</i> 100% screening, 43 Increased Risk Assessments	yes
FS11	Percentage of assets subject to positive and negative environmental or social screening	<i>Key Figures, p.4-7 (100%)</i> A Know-Your-Customer check, including the sustainability risk assessment is completed for all new corporate clients and transactions.	yes
FS15	Policies for the fair design and sale of financial products and services	For information on NIBC's New Product Approval Process, please click here .	
FS16	Initiatives to enhance financial literacy by type of beneficiary	<i>Stakeholder engagement, Responsible corporate citizen, p.26</i>	

* Partially: Financial statements have been verified by external accountant, see Auditor's report for details, p. 252

** Our annual report contains information on topics and themes that are most material to NIBC, as determined during our materiality assessment process. Certain topics are therefore not covered in our annual report. This is not because they are unimportant, but because they are considered basic conditions or 'hygiene factors' that stakeholders expect us to meet but that are not most material. As we wish to show our stakeholders that these topics are indeed addressed, the GRI matrix will also provide available information, or links to information, about these topics. This column indicates whether an aspect is considered as material or a basic condition.