

2017 GRI content index

2017

The original report was drafted in Dutch. This document is an English translation of the original. In the case of any discrepancies between the English and the Dutch text, the latter will prevail.

GRI content index de Volksbank N.V.

The references in the table below refer to the chapters of de Volksbank N.V. Annual Report 2017.

GRI content index de Volksbank – In accordance 'core'		
Indicator	Description indicator	Reference/description
SRS 102: General indicators		
1. Organisational profile		
102-1	Name of the organisation	De Volksbank N.V.
102-2	Primary brands, products and/or services	De Volksbank 1.1 Profile De Volksbank does not offer products or services that are prohibited in certain markets.
102-3	Location of the organisation's headquarters	Utrecht
102-4	Number of countries in which the organisation operates	The Netherlands
102-5	Ownership structure and legal form	5.5 Developments legal structure of de Volksbank
102-6	Markets served	Profile
102-7	Scale of the reporting organisation	Key figures
102-8	Composition workforce	2.6 Our people De Volksbank does not disclose any information regarding 102-8 a/b/c. The reason for non-disclosure is that we believe this sorting does not add any value to our report. If readers are interested in this disclosure, we are prepared to add this to our future reports.
102-9	Description of the organisation's supply chain	Introduction, value creation model Our shared mission
102-10	Significant changes in the reporting period	There have not been any significant changes in the financial structure of de Volksbank and its brands.
102-11	Explanation about the application of the precautionary principle by the reporting organisation	We have not formally adopted the precautionary principle, but we do systematically assess and manage environmental, safety, supply chain, operational and other risks as described throughout this report
102-12	Externally developed economic, environmental and social charters, principles to which the organisation subscribes or which it endorses	Data collection and reporting - Guidelines and International CSR (IMVO) banking covenant
102-13	Memberships of associations (such as industry associations) and national or international advocacy organisations	Additional stakeholder information, Lobbying
2. Strategy		
102-14	Statement from the most senior decision-maker of the organisation	Interview CEO
3. Ethics and integrity		
102-16	Description of the organisation's values, principles, standards and norms of conduct such as a code of conduct	2.2 Developments in the regulatory environment 2.3 Progress on strategy, Progress on shared value 3.10 Non-financial risks 5.3 Banking code
4. Governance		
102-18	Governance structure of the organisation	5.1 Composition, appointment and functioning of the Board of Directors Management approach to corporate responsibility
5. Stakeholder Engagement		
102-40	List of stakeholder groups engaged in the organisation	1.2 Stakeholder engagement 1.5 Mission and ambition
102-41	Employees covered by a collective bargaining agreement	2.6 Our people
102-42	Basis for the identification and selection of stakeholders	1.2 Stakeholder engagement
102-43	Organisation's approach to stakeholder engagement	1.2 Stakeholder engagement Determination of materiality De Volksbank actively engages in dialogues with its stakeholders. We do not keep track of the frequency of these dialogues
102-44	Key aspects and concerns that have been raised through stakeholder engagement	1.2 Stakeholder engagement

6. Reporting practice		
102-45	List of all entities that are incorporated in the consolidated financial statements but are not covered by this report	Scope and boundaries 5.5 Developments legal structure of de Volksbank
102-46	Process to determine the report content and specific boundaries and principles used	Data collection and reporting - Guidelines Determination of materiality
102-47	Material Aspects determined in the process of defining report content	1.2 Stakeholder engagement Determination of materiality
102-48	Impact of any restatements of information provided in previous reports, and the reasons for such restatements	There have not been any restatements of information provided compared to last reporting year.
102-49	Significant scope and boundary related deviations from previous reporting periods	1.2 Stakeholder engagement Scope and boundaries Determination of materiality
102-50	Reporting period for information provided	1 January 2017 until 31 December 2017
102-51	Date of the most recent previous report	9 March 2017
102-52	Reporting cycle	Annually
102-53	Point of contact for questions regarding the report or its contents	De Volksbank values your opinion on this annual report verantwoord.ondernemen@devolksbank.nl
102-54	GRI application level and GRI content index	Data collection and reporting Determination of materiality
102-55	GRI content index	Appendix
102-56	Policy with regard to assurance	External assurance
Topic Specific Standards		
Simple and transparant products		
417: Product and labelling (social)		
103-1/2/3	a. Explanation to materiality per Aspect b. Management's approach to the material Aspect and its impact c. Evaluation of the management approach per material Aspect	1.6 Strategy Progress on strategy, Simplifying and enhancing our business operations 3.10 Non-financial risks, ethical products About the non-financial information in this report, scope and boundaries Progress on strategy, Simplifying and enhancing our business operations About the non-financial information in this report, Management approach to corporate responsibility
417-2	Incidents of non-compliance concerning product and service information and labelling	3.10 Non-financial risks, ethical products
417-3	Incidents of non-compliance concerning marketing communications	3.10 Non-financial risks, ethical products
Privacy & safety of customer data		
418: Customer privacy		
103-1/2/3	a. Explanation to materiality per Aspect b. Management's approach to the material Aspect and its impact c. Evaluation of the management approach per material Aspect	Privacy & Data management 3.10 Non-financial risks About the non-financial information in this report, scope and boundaries About the non-financial information in this report, Management approach to corporate responsibility
418-1	Total number of complaints concerning breaches of customer privacy and losses of customer data	Complaints concerning data leaks are not disclosed for confidentiality reasons.

Financial Performance		
201: Financial Performance		
103-1/2/3	<p>a. Explanation to materiality per Aspect</p> <p>b. Management's approach to the material Aspect and its impact</p> <p>c. Evaluation of the management approach per material Aspect</p>	<p>Mission and ambition, Returns for the shareholders</p> <p>1.7 Strategic objectives and KPIs, Return for the shareholder</p> <p>3.6.3 Management and control</p> <p>3.6 Capital management</p> <p>About the non-financial information in this report, Management approach to corporate responsibility</p> <p>3.6.7 Dividend & Progress on strategy, Return for the shareholder</p> <p>About the non-financial information in this report, scope and boundaries</p>
201-1	Direct economic value generated and distributed	<p>Key figures</p> <p>Value creation model</p> <p>Consolidated income statement</p> <p>2.8 Financial results, Expenses/taxes</p>
201-2	Financial implications and other risks and opportunities due to climate change	<p>1.4 SWOT-analysis, Climate higher on the agenda</p> <p>About the non-financial information in this report, Calculation of CO2 emissions climate-neutral operations</p> <p>About the non-financial information in this report, Climate-neutral business operations</p>
201-4	Financial assistance received from government	<p>5.5 Developments legal structure of de Volksbank</p> <p>5.6 Update EC-commitments</p>
Customer interest and reputation		
103-1/2/3	<p>a. Explanation to materiality per Aspect</p> <p>b. Management's approach to the material Aspect and its impact</p> <p>c. Evaluation of the management approach per material Aspect.</p>	<p>Progress on shared values, Benefits for customers</p> <p>About the non-financial information in this report, scope and boundaries</p> <p>About the non-financial information in this report, Management approach to corporate responsibility</p>
V1	Own indicator: customer interest and reputation	<p>Brand performance</p> <p>Progress on shared values, Benefits for customers</p>
Financial resilience		
103-1/2/3	<p>a. Explanation to materiality per Aspect</p> <p>b. Management's approach to the material Aspect and its impact</p> <p>c. Evaluation of the management approach per material Aspect</p>	<p>Mission and ambition, Responsibility for society</p> <p>1.6 Strategy, Responsibility for society</p> <p>2.3 Progress on strategy, Responsibility for society, Financial resilience</p> <p>About the non-financial information in this report, scope and boundaries</p> <p>About the non-financial information in this report, Management approach to corporate responsibility</p>
203-2	Significant indirect economic impacts	<p>1.4 SWOT-analysis, Not all Dutch consumers are sufficiently financially resilient</p> <p>1.7 Strategy, Responsibility for society</p> <p>Responsibility for society</p>
V2	Own indicator: Financial resilience	Customers that notice that de Volksbank is prepared to help them with their financial concerns (percentage of customers)