

# GRI table 2015



**SNS BANK N.V.**

ASN  BANK

  
BLG  
wonen

RegioBank

 SNS

Zwitserleven





# GRI-table

**GRI-table**

Indicator	Description indicator	Reference/description	External verification
<b>General Standard Disclosures</b>			
<b>Strategy and Analysis</b>			
G4-1	Provide a statement from the most senior decision-maker of the organisation	2. Foreword	no
G4-3	Report the name of the organisation.	SNS Bank NV	no
G4-4	Report the primary brands, products, and services.	1 SNS Bank at a glance	yes
G4-5	Report the location of the organisation's headquarters.	Utrecht	no
G4-6	Report the number of countries where the organisation operates.	The Netherlands	no
G4-7	Report the nature of ownership and legal form.	1.3. History; 7.5. Transfer of SNS BANK and EC commitments	yes no
G4-8	Report the markets served.	The Netherlands	no
G4-9	Report the scale of the organisation.	Introduction	yes
G4-10	Report the total workforce.	Introduction	yes
G4-11	Report the percentage of total employees covered by collective bargaining agreements.	5.4. Our people	yes
G4-12	Describe the organisation's supply chain.	1. SNS Bank at a glance	yes
		Our purchasing organization: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoorde-inkooporganisatie">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoorde-inkooporganisatie</a>	no
G4-13	Report any significant changes during the reporting period.	7.5. Transfer of SNS BANK and EC commitments	no
G4-14	Report whether and how the precautionary approach or principle is addressed by the organisation.	We have not formally adopted the precautionary principle but we systematically assess and manage environmental, safety, supply chain, operational and other risks as described throughout this report.	no
G4-15	List externally developed economic, environmental and social charters, principles or other initiatives to which the organisation subscribes or which it endorses.	Memberships & Conventions: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/lidmaatschappen-verdragen">https://www.snsbanknv.nl/verantwoord-ondernemen/lidmaatschappen-verdragen</a>  Responsible Investment: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren</a>  Our purchasing organization: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoorde-inkooporganisatie">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoorde-inkooporganisatie</a>	no
G4-16	List memberships of associations (such as industry associations) and national or international advocacy organisations.	Memberships & Conventions: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/lidmaatschappen-verdragen">https://www.snsbanknv.nl/verantwoord-ondernemen/lidmaatschappen-verdragen</a>	no
<b>Identified Material Aspects and Boundaries</b>			
G4-17	Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.	About this report	yes
G4-18	Explain how the organisation has implemented the Reporting Principles for Defining Report Content.	About this report	yes
G4-19	List all material Aspects identified in the process for defining report content.	About this report	yes
G4-20	For each material Aspect, report the Aspect Boundary within the organisation.	About this report	yes

Indicator	Description indicator	Reference/description	External verification
G4-21	For each material Aspect, report the Aspect Boundary outside of the organisation.	About this report	yes
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	About this report	yes
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	About this report	yes
<b>Stakeholder Engagement</b>			
G4-24	Provide a list of stakeholder groups engaged by the organisation.	4.3. Stakeholder engagement	yes
G4-25	Provide a list of stakeholder groups engaged by the organisation.	4.3. Stakeholder engagement	yes
G4-26	Report the organisation's approach to stakeholder engagement.	4.3. Stakeholder engagement	yes
G4-27	Report key topics and concerns that have been raised through stakeholder engagement,	4.3. Stakeholder engagement Additional stakeholder information  For detailed expert experience of our stakeholders see:  <a href="http://jaarverslag2015.snsbanknv.nl/aanvullend/aanvullende-stakeholderinformatie/aniek-van-zutphen">jaarverslag2015.snsbanknv.nl/aanvullend/aanvullende-stakeholderinformatie/aniek-van-zutphen</a>  <a href="http://jaarverslag2015.snsbanknv.nl/aanvullend/aanvullende-stakeholderinformatie/caroline-van-leenders">jaarverslag2015.snsbanknv.nl/aanvullend/aanvullende-stakeholderinformatie/caroline-van-leenders</a>  <a href="http://jaarverslag2015.snsbanknv.nl/aanvullend/aanvullende-stakeholderinformatie/liane-den-haan">jaarverslag2015.snsbanknv.nl/aanvullend/aanvullende-stakeholderinformatie/liane-den-haan</a>	yes
<b>Report profile</b>			
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	1 January 2015 till 31 December 2015	no
G4-29	Date of most recent previous report.	16 April 2015	no
G4-30	Reporting cycle	Yearly	no
G4-31	Provide the contact point for questions regarding the report or its contents.	corporatecommunicatie@sns.nl, verantwoord.ondernemen@sns.nl	no
G4-32	GRI application level and GRI table	GRI G4 Core	no
G4-33	Report the organisation's policy and current practice with regard to seeking external assurance for the report.	About this report	yes
<b>Governance</b>			
G4-34	Report the governance structure of the organisation.	7.5. Transfer of SNS BANK and EC commitments	nee
<b>Ethics and Integrity</b>			
G4-56	Describe the organisation's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	5.4. Our people 7.3. Bank and society  Responsible Investment: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren</a>  Our purchasing organization: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoorde-inkooporganisatie">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoorde-inkooporganisatie</a>	yes no no
<b>Specific and Integrity</b>			
<b>Material issues</b>			

Indicator	Description indicator	Reference/description	External verification
<b>Economic Performance</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-EC1 (incl. FSSS)	Direct economic value generated and distributed	Introduction 1. SNS Bank at a glance 5.2. Our strategic themes	yes
G4-EC2	Financial implications and other risks and opportunities due to climate change	5.2. Our strategic themes; Sustainable balance sheet About this report Additional stakeholder information  Climate-neutral balance-sheet: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal">https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal</a>	yes   no
G4-EC4	Financial assistance received from government	1.3. History 7.5. Transfer of SNS BANK and EC commitments	yes no
<b>Indirect Economic Impact</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	5.2. Our strategic themes; Sustainable balance sheet About this report  Climate-neutral income-sheet: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal">https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal</a>	yes   no
G4-EC8	Indirect economische invloed, inclusief het bereik van de invloed.	5.2. Our strategic themes; Excellent customer experience; 5.2. Our strategic themes; Sustainable balance sheet	yes
<b>Energy</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-EN4	Energy outside the organization	5.2. Our strategic themes; Sustainable balance sheet About this report	yes
G4-EN5	Energy intensity	5.2. Our strategic themes; Sustainable balance sheet About this report	yes
<b>Biodiversity</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report  <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren</a>	yes  no
G4-EN12	Description of impacts of activities, products and services on biodiversity in protected areas and areas of high ecological value outside protected areas	Additional stakeholder information  SNS Bank has a Responsible Investment policy for its investments in companies and other institutions: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren</a>	yes  no

Indicator	Description indicator	Reference/description	External verification
<b>Emissions</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	5.2. Our strategic themes; Sustainable balance sheet About this report  Climate-neutral balance-sheet: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal">https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal</a>	yes   no
G4-EN17 (incl. FSSS)	Other indirect GHG (CO2) emissions	5.2. Our strategic themes; Sustainable balance sheet About this report  Additional stakeholder information  Climate-neutral balance-sheet: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal">https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal</a>	yes   no
G4-EN18	GHG emissions intensity	5.2. Our strategic themes; Sustainable balance sheet About this report  The houses of our mortgage customers stumbled upon an average of 4.4 tonnes of CO2 in 2015.	yes   no
G4-EN19	Reduction of GHG emissions	5.2. Our strategic themes; Sustainable balance sheet About this report	yes
<b>Waste and residues</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-EN23 (incl. FSSS)	Waste and residues.	Additional stakeholder information	yes
<b>Product and Service</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-EN27	Environmental impact of products and services.	5.2. Our strategic themes; Sustainable balance sheet About this report	yes
<b>Overall</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-EN31	Total expenditure and environmental investments by type	5.2. Our strategic themes; Sustainable balance sheet About this report	yes
<b>Labor/Management Relations</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts	About this report	yes



Indicator	Description indicator	Reference/description	External verification
G4-LA1	c. Report the evaluation of the management approach Total number and rates of new employee hires and employee turnover by age group, gender and region	5.4. Our people	yes
<b>Relationship between employer and employee</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements	SNS Bank has laid down no minimum period for informing workers. Representatives (unions and OR) are timely informed about significant operational changes.	yes
<b>Health and safety employee</b>			
DMA (incl. FSSS)	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	6.9.4.5. Compliance and integrity  About this report. The risks as a result of bank robberies does not apply. SNS Bank has no branches, but shops. In the stores is no cash available, so the risk is minimized to a robbery.	yes
G4-LA6	Sickness absence and accident	5.4. Our people  There was in 2015 been two accidents leading to sickness absence.	yes  no
<b>Training and Education</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-LA9	Average hours of training per year per employee by gender, and by employee category	5.4. Our people	yes
<b>Diversity and Equal Opportunity</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	5.4. Our people	yes
<b>Equal remuneration of men and women</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-LA13	Ratio salary men and women by category	This ratio is not yet available. We strive to include this information in the annual report for 2016.	no
<b>Investments</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material	About this report	yes

Indicator	Description indicator	Reference/description	External verification
G4-HR1 (incl. FSSS)	b. Report how the organisation manages the material Aspect or its impacts	SNS Bank has a Responsible Investment policy for its investments in companies and other institutions: <a href="https://www.snsbanknv.nl/verantwoord-onder nemen/verantwoord-investeren">https://www.snsbanknv.nl/verantwoord-onder nemen/verantwoord-investeren</a>	no
	c. Report the evaluation of the management approach		
<b>Local communities</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material	About this report	yes
	b. Report how the organisation manages the material Aspect or its impacts		
	c. Report the evaluation of the management approach		
G4-FS13	Access points in low-populated or economically disadvantaged areas	5.3. Brand performance; RegioBank	yes
G4-FS14	Initiatives to improve access to financial services	5.2. Our strategic themess; Excellent customer experience	yes
<b>Anti-corruption</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material	About this report	yes
	b. Report how the organisation manages the material Aspect or its impacts		
	c. Report the evaluation of the management approach		
G4-SO 4	Communication and training regarding corruption policies and procedures	5.4. Our people	yes
		7.3. Bank and society; Rules of conduct and bankers' oath	
		86.8% of the employees have to the e-learning Common sense, made healthy conscience by mid November 2015. As a result of a bank-wide migration of the intranet and the subsequent recovery has been no participation registration between mid-November and late December 2015.	
<b>Public policy</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material	About this report	yes
	b. Report how the organisation manages the material Aspect or its impacts	Additional stakeholder information	
	c. Report the evaluation of the management approach		
G4-SO6	Total value of political contributions	This indicator does not apply to SNS Bank. There is no political contributions. SNS Bank or reports on social calls; Additional stakeholder information	no
<b>Anti-Competitive behavior</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material	About this report	yes
	b. Report how the organisation manages the material Aspect or its impacts		
	c. Report the evaluation of the management approach		
G4-SO7	Total number of lawsuits on anti-competitive behavior, disc trust and monopoly cases, including outcomes	This is not reported for reasons of confidentiality.	no
<b>Comply with laws and regulations</b>			

Indicator	Description indicator	Reference/description	External verification
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-SO8	Monetary value of significant fines and number of non-monetary sanctions for noncompliance with laws and regulations	SNS Bank NV has received no fines from regulators in 2015 for noncompliance with laws and regulations	no
<b>Safety and health of customers</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-PR1	Percentage of product and service categories for which safety and health impact is mapped	4.1. Developments 5.2. Our strategic themess; Excellent customer experience 5.5. The importance of information technology (IT) 6.9.4.6. Customer privacy	yes    no
<b>Information on products and services</b>			
DMA (incl. FSSS)	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report  Additional stakeholder information 5.2. Our strategic themess; Excellent customer experience	yes
G4-PR5	Results of surveys measuring customer satisfaction	5.2. Our strategic themes; Excellent customer experience 5.3. Brand performance	yes
<b>Customer Privacy</b>			
DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report  6.9.4.6. Customer privacy	yes  no
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	In 2015 (January to November) there was 1437 complaints regarding the privacy of our customers in our brands SNS Regio Bank and BLG Wonen (excl. Professional and Kifdzaken). This is a significant increase compared to 2014 (52) that can be attributed to a new method of labeling complaints. It is not only based on the complaint category specified by the customer, but also othersymptoms retrospectively reviewed for privacy issues.  There are no privacy complaints reported by the regulator in 2015.	no
<b>Products and services portfolio</b>			
DMA-FSSS	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts	About this report  Responsible Investment:	yes  no

Indicator	Description indicator	Reference/description	External verification
	c. Report the evaluation of the management approach	<a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoord-investeren</a>	
		Our purchasing organization: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoorde-inkooporganisatie">https://www.snsbanknv.nl/verantwoord-ondernemen/verantwoorde-inkooporganisatie</a>	
G4-FS6	Percentage of the portfolio by region, size (small, medium and large) and sector	Additional stakeholder information	no
G4-FS7	Monetary value of products and services developed with a specific social contribution	5.2. Our strategic themes; Excellent customer experience About this report	yes
G4-FS8	Monetary value of products and services developed with a specific contribution to the environment	5.2. Our strategic themes; Sustainable balance sheet About this report	yes
		Climate-neutral balance-sheet: <a href="https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal">https://www.snsbanknv.nl/verantwoord-ondernemen/onze-projecten/sns-bank-nv-klimaatneutraal</a>	no
<b>Audit</b>			
DMA- FSSS	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
<b>Active ownership</b>			
DMA - FSSS	a. Report why the Aspect is material. Report the impacts that make this Aspect material b. Report how the organisation manages the material Aspect or its impacts c. Report the evaluation of the management approach	About this report	yes
G4-FS10	Percentage and number of customers in the portfolio which the organization will talk about social and environmental issues	The investment funds of SNS Bank NV managed by ACTIAM. ACTIAM agrees and argues on behalf of SNS Bank NV engagement with the companies in the portfolio of the SNS funds.  <a href="http://www.actiam.nl/nl/duurzaamheid/uitvoering-beleid">http://www.actiam.nl/nl/duurzaamheid/uitvoering-beleid</a>	no
G4-FS11	Percentage of the assets for which positive and negative environmental or social screening takes place	About this report	yes