

de volksbank

2020

GRI Content Index

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# GRI CONTENT INDEX

Indicator	Description indicator	Reference/description
<b>SRS 102: General indicators</b>		
<b>1. Organisational profile</b>		
102-1	Name of the organisation	de Volksbank N.V.
102-2	Primary brands, products and/or services	Company profile & Business model. Ch. 2: par. 2.1 & 2.2  De Volksbank rules out investments in companies and loans to persons and companies involved in corruptions, financial, tax, environmental and/or social scandals. De Volksbank also rules out investments in arms, fossil fuels and child labour (3.2.1 Socially responsible investments).
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	4.4 Legal structure and shareholder
102-6	Markets served	Company profile & Business model.
102-7	Scale of the reporting organisation	Ch. 2: par. 2.1, 2.2 & 2.4 i. 3.3 Genuine attention for our employees ii. Company profile iii., iv, en v Keyfigures 3.6 Financial results Ch. 2 : par. 2.1 & 2.2
102-8	Composition workforce	3.3 Genuine attention for our employees  Data is gathered through our HRM data and IT systems.  De Volksbank does not report information on 102-8 b. This is because reporting per region is less relevant as the Netherlands is a very small country.
102-9	Description of the organisation's supply chain	Company profile & Business model Ch. 2: par. 2.1, 2.2 & 2.4 2.5 How we create value (VCM)
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. 3.8 Responsible financial and risk management 4.5 Risk governance
102-12	Externally developed economic, environmental and social charters, principles to which the organisation subscribes or which it endorses	More information in our Annual Report 2020 Ch.3: Risk management Ch 4: par. 4.2 Overview governance  ESG Report 2020: Sustainability governance, Data collection and reporting.
102-13	Memberships of associations (such as industry associations) and national or international advocacy organisations	2.6 Our stakeholders  ESG Report 2020: Collaboration with stakeholders  Link to our website: <a href="http://www.devолksbank.nl/verantwoord-onder-nemen/lidmaatschappen-verdragen">www.devолksbank.nl/verantwoord-onder-nemen/lidmaatschappen-verdragen</a>
<b>2. Strategy</b>		
102-14	Statement from the most senior decisionmaker of the organisation	Interview CEO de Volksbank  Review and preview of the chairman of the Supervisory Board
<b>3. Ethics and integrity</b>		
102-16	Description of the organisation's values, principles, standards and	Ch. 3: 3.3 Genuine attention for our employees, 3.2.6 Responsible tax policy, 3.8 Responsible financial and risk management

Indicator	Description indicator	Reference/description
	norms of conduct such as a code of conduct	Ch.4: 4.2 Overview governance, 4.6 Integrity & compliance
<b>4. Governance</b>		
<b>102-18</b>	Governance structure of the organisation	Ch.4: 4.2 Overview governance, 4.3 Composition, appointment and functioning of the Board of Directors More information in ESG Report 2020 and Annual Report 2020
<b>5. Stakeholder engagement</b>		
<b>102-40</b>	List of stakeholder groups engaged in the organisation	Ch. 2: par. 2.1, 2.2, 2.3 & 2.4, 2.6 Our stakeholders
<b>102-41</b>	Employees covered by a collective bargaining agreement	3.3 Responsible remuneration policy: the collective agreement is applicable to 99% of the employees; senior management does not come under the collective agreement (our collective agreement can be found on our website)
<b>102-42</b>	Basis for the identification and selection of stakeholders	2.4 How we create value 2.5 Material topics 2.6 Our stakeholders
<b>102-43</b>	Organisation's approach to stakeholder engagement	5.1 Our approach to reporting 2.4 How we create value 2.5 Material topics 2.6 Our stakeholders
<b>102-44</b>	Key aspects and concerns that have been raised through stakeholder engagement	5.1 Our approach to reporting 2.4 How we create value 2.5 Material topics 2.6 Our stakeholders
<b>6. Reporting practice</b>		
<b>102-45</b>	List of all entities that are incorporated in the consolidated financial statements but are not covered by this report	4.2 Overview governance 5.1 Our approach to reporting More information in our Annual Report 2020
<b>102-46</b>	Process to determine the report content and specific boundaries and principles used	Report opening: 'New: Integrated Annual Review 2020' 5.1 Our approach to reporting
<b>102-47</b>	Material Aspects determined in the process of defining report content	2.4 How we create value 2.5 Material topics 2.6 Our stakeholders
<b>102-48</b>	Impact of any restatements of information provided in previous reports, and the reasons for such restatements	5.1 Our approach to reporting There have not been any restatements of information provided compared to last reporting year
<b>102-49</b>	Significant scope and boundary related deviations from previous reporting periods	No significant changes. Material topics 7&8 categorised as most material topics in 2020. 2.4 How we create value 2.5 Material topics

Indicator	Description indicator	Reference/description
		2.6 Our stakeholders
102-50	Reporting period for information provided	5.1 Our approach to reporting 1 January 2020 until 31 December 2020
102-51	Date of most recent previous report	11 March 2020
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	5.1 our approach to reporting
102-55	GRI content index	Website
102-56	Policy with regard to assurance	External assurance
<b>Topic specific standards</b>		
<b>Privacy and safety of customer data</b>		
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	Ch 1: par.1.2  3.1.3 Data, privacy and customer data security 3.2.1 par. Secure banking  4.6 Integrity and Compliance 5.1 our approach to reporting  Annual Report 2020 Risk Management & Compliance  No goals and targets have as yet been set for this material topic. For further information on how de Volksbank deals with this: <a href="http://www.devolksbank.nl/verantwoord-ondernemen/data-privacy">http://www.devolksbank.nl/verantwoord-ondernemen/data-privacy</a>
V1	De Volksbank has not yet developed its own indicator for the topic 'privacy and customer data security'.	Ch. 3: 3.1.3 Data, privacy and customer data security 4.6 Integrity and Compliance
<b>Simple and transparent products</b>		
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	Ch. 2: par. 2.1, 2.2, 2.3 & 2.4, Ch. 3: 3.1.2 Simple and transparent products Ch. H4: 4.1.1 Risk management structure 5.1 Our approach to reporting  More information in ESG Report 2020 & Annual Report 2020  No goals and targets have as yet been set for this material topic.
V2	De Volksbank has not yet developed its own indicator for the topic 'Simple and transparent products'.	Ch. 3: 3.1.2 Simple and transparent products
<b>Socially responsible investing</b>		
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	Ch. 2: 2.4 How we create value Ch 3: 3.2.1 & 3.2.4 Sustainability pillars 5.1 Our approach to reporting  More information in our ESG Report 2020  No goals and targets have as yet been set for this material topic.
V3	No KPI: we apply our sustainability policy and the associated investment	Ch. 3: 3.2.4 Sustainability pillars

Indicator	Description indicator	Reference/description
<b>Climate-neutral income statement</b> <b>305. Emissions</b> <b>103-1/2/3</b>	criteria to all loans, financing and investments. our assessment is based on our three sustainability pillars: human rights, climate and biodiversity.	
<b>103-1/2/3</b>	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	Ch. 2: par. 2.1, 2.2, 2.3 & 2.4 Ch 3: 3.2.2 & 3.2.4 Sustainability pillars 5.1 our approach to reporting  ESG Report 2020 Ch 6. 6.5 & 6.6: Scope and boundaries and Management approach to corporate responsibility, Calculation of CO2 emissions climate-neutral operations, Calculation of CO2 emissions climate-neutral income statement, Climate-neutral business operations
<b>305-5</b>	Reduction of CO2 emissions as a result of the business operations in CO2 kiloton or equivalent.	Key figures Ch. 3: 3.2 Responsibility for society: 3.2.4 Sustainability pillars ESG Report 2020: calculation of CO2-emissions, Climate-neutral business operations, Calculation of CO2 emissions climate-neutral income statement. In our annual reporting, we have reported on our climate impact since 2015, which is also our reference year, with the objective of working towards a climate-neutral bank balance sheet to be achieved no later than in 2030.
<b>Financial resilience</b> <b>103-1/2/3</b>	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	Ch. 2: par. 2.1, 2.2, 2.3 & 2.4 Ch. 3: 3.2.5 Financial resilience 5.1 Our approach to reporting
<b>V4</b>	KPI: Financial resilience score: Average score of 50 (1 fully disagree until 100 fully agree) of our customers in 2020 on the question whether they notice that de Volksbank is ready to assist them in case of financial stress.	Ch. 3: 3.2.5 Financial resilience
<b>Genuine attention for our employees</b> <b>103-1/2/3</b>	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	Ch. 2: par. 2.1, 2.2, 2.3 & 2.4 Ch. 3: 3.3 Genuine attention for our employees 5.1 Our approach to reporting: Scope and boundaries, Management approach to corporate responsibility, Data collection and reporting, How we obtain the results for other non-financial issues.
<b>V5</b>	Own indicator: genuine attention for our employees The KPI consists of the following 4 pillars: 1. mission & strategy, 2. trust, 3. open & people-oriented leadership, 4. professionalism & growth. To every pillar the same weight is attributed.	Ch. 3: 3.3 Genuine attention for our employees
<b>Responsible financial and risk management</b> <b>103-1/2/3</b>	a. Explanation to materiality per Aspect b. Management's approach to the material Aspect and its impact	Ch. 2: par. 2.1, 2.2, 2.3 & 2.4 Ch. 3: 3.5.1 & 3.8

Indicator	Description indicator	Reference/description
	c. Evaluation of the management approach per material Aspect	5.1 Our approach to reporting: Scope and boundaries, Management approach to corporate responsibility, Data collection and reporting, How we obtain the results for other non-financial issues.
<b>V6</b>	De Volksbank has not yet developed its own indicator for the topic 'Responsible financial and risk management'.	Ch. 3: 3.5.1 & 3.8
<b>Diversity and inclusion</b>		
<b>103-1/2/3</b>	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	Ch. 2: par. 2.1, 2.2, 2.3 & 2.4 Ch. 3: 3.3 Genuine attention for our employees 5.1 Our approach to reporting: Scope and boundaries, Management approach to corporate responsibility, Data collection and reporting, How we obtain the results for other non-financial issues.
<b>V7</b>	De Volksbank has not yet developed its own indicator for the topic 'Diversity and inclusion'.	Ch. 3: 3.3 Genuine attentio