

GRI Index – ABN AMRO Group N.V.

GRI 4 2016

General standard disclosures

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance ¹
Strategy and analysis			
G4-1	Statement from the most senior decision-maker	Annual Report p. 6-7	Yes, Annual Report p. 370-376
Organisational profile			
G4-3	Name of the organisation	ABN AMRO, which consists of ABN AMRO Group N.V. and its consolidated subsidiaries. Annual Report p. 4	Yes, Annual Report p. 370-376
G4-4	Primary brands, products, and/or services	Annual Report p. 4-5, 57-86	Yes, Annual Report p. 370-376
G4-5	Location of the organisation's headquarters	Amsterdam, Annual Report p. 4	Yes, Annual Report p. 370-376
G4-6	Number of countries where the organisation operates	Annual Report p. 4-5, 57-86, 287, 366-368	Yes, Annual Report p. 370-376
G4-7	Nature of ownership and legal form	Annual Report p. 222	Yes, Annual Report p. 370-376
G4-8	Markets served	Annual Report p. 4-5, 57-86	Yes, Annual Report p. 370-376
G4-9	Scale of the organisation	Annual Report p. 4-5, 57-86	Yes, Annual Report p. 370-376
G4-10	Employee data	Annual Report p. 4, 51, 57-86, Sustainability Figures 2016 p. 6-8	No
G4-11	Percentage of total employees covered by collective bargaining agreements	99.9% (all FTE minus Identified staff). Annual Report p. 242	No
G4-12	The organisation's supply chain	Annual Report p. 22-24	No
G4-13	Significant changes during the reporting period	Annual Report p. 6-7, 14, 50-89, 210-211, 361	Yes, Annual Report p. 370-376
G4-14	Whether and how the precautionary approach or principle is addressed by the organisation	Annual Report p. 118, 187-188, Human Rights Report 2016 p. 38-39	No
G4-15	External charters, principles, or other initiatives to which the organisation subscribes or which it endorses	Annual Report p. 206-233, Human Rights Report 2016 p. 6, Stakeholder Engagement 2016	Yes, Annual Report p. 370-376
G4-16	Memberships of associations and national or international advocacy organisations	Annual Report p. 36, 40, Stakeholder Engagement Table 2016, Stakeholder Engagement 2016	No

¹ For all references to pages 370-376, this refers to the audit of financial statements. In addition, the auditors have read the other information in the Annual Report and concluded that it is consistent with the financial statements and does not contain material misstatements.

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance ¹
Identified material aspects and boundaries			
G4-17	All entities included in the organisation's consolidated financial statements or equivalent documents	Annual Report p. 250-368	Yes, Annual Report p. 370-376
G4-18	Process for defining the report content and the aspect boundaries	Annual Report p. 2, 379. Materiality Analysis 2016, Sustainability Figures 2016 p. 13-14. Not all sustainability information available about ABN AMRO has been included in the Annual Report. The Annual Report primarily presents topics considered to be material by our stakeholders – thereby limiting the scope of the report to material topics – supplemented with information that we at ABN AMRO wish to bring to the reader's attention. The Sustainable Banking website contains additional sustainability information that complements the Annual Report 2016	Yes, Annual Report p. 377-378
G4-19	List of all material aspects	Annual Report p. 16-19. Materiality Analysis 2016	Yes, Annual Report p. 377-378
G4-20	Aspect boundary of each material aspect	Annual Report p. 16-19, 379, Materiality Analysis 2016, Sustainability Figures 2016 p. 13-14	Yes, Annual Report p. 377-378
G4-21	Aspect boundary of each material aspect outside the organisation	Annual Report p. 16-19, 379, Materiality Analysis 2016, Sustainability Figures 2016 p. 13-14	Yes, Annual Report p. 377-378
G4-22	Any significant restatements of information	No significant statements	No
G4-23	Any significant changes in scope and aspect boundaries	Annual Report p. 250-368	Yes, Annual Report p. 370-376
Stakeholder engagement			
G4-24	List of stakeholder groups engaged by the organisation	Annual Report p. 10, 16. Stakeholder Engagement Table 2016, Stakeholder Engagement 2016	No
G4-25	The basis for identification and selection of stakeholders	Annual Report p. 10, 16. Stakeholder Engagement Table 2016, Stakeholder Engagement 2016	No
G4-26	The organisation's approach to stakeholder engagement	Annual Report p. 10, 16. Stakeholder Engagement Table 2016, Stakeholder Engagement 2016	No
G4-27	Key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics	Annual Report p. 10, 16. Stakeholder Engagement Table 2016, Stakeholder Engagement 2016	Yes, Annual Report p. 377-378

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance ¹
Report profile			
G4-28	Reporting period	January 1, 2016 - December 31, 2016	Yes, Annual Report p. 370-376
G4-29	Date of most recent previous report	March, 2016	Yes, Annual Report p. 370-376
G4-30	Reporting cycle	Annual. Annual Report p. 2	Yes, Annual Report p. 370-376
G4-31	Provide the contact point for questions regarding the report or its contents	investorrelations@nl.abnamro.com	No
G4-32	Report the 'in accordance' option the organisation has chosen, the GRI Content Index for the chosen option and reference to external assurance	Annual Report, p. 2, 379	No
G4-33	The organisation's policy and current practice regarding external assurance	Annual Report 2, 370-379, Sustainability Figures 13-14	Yes, Annual Report p. 370-376
Governance			
G4-34	The governance structure of the organisation	Annual Report p. 222-235	Yes, Annual Report p. 370-376
Ethics and integrity			
G4-56	The organisation's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics	Annual Report p. 15, 34, 213-233	Yes, Annual Report p. 370-376

Additional disclosures

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance
Governance			
G4-35	The process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees	Annual Report p. 16, 49	Yes, Annual Report p. 377-378
G4-36	An executive-level position with responsibility for economic, environmental and social topics	Annual Report p. 16, 49	Yes, Annual Report p. 377-378
G4-37	Processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics	Annual Report p. 10, Stakeholder Engagement 2016, Stakeholder Engagement Table 2016	Yes, Annual Report p. 377-378
G4-38	The composition of the highest governance body and its committees	Annual Report p. 222-247	Yes, Annual Report p. 370-376

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance
G4-39	Report whether the Chair of the highest governance body is also an executive officer	Annual Report p. 209-227 - two tier organisation	Yes, Annual Report p. 370-376
G4-40	The nomination and selection processes for the highest governance body and its committees	Annual Report p. 215-227	Yes, Annual Report p. 370-376
G4-41	Processes for the highest governance body to ensure conflicts of interest are avoided and managed	Annual Report p. 209-227	Yes, Annual Report p. 370-376
G4-42	The highest governance body's and senior executives' roles in the development, approval, and updating of the organisation's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts	Annual Report p. 16, 49, 206-227	Yes, Annual Report p. 370-376
G4-43	Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics	Annual Report p. 16, 49, Stakeholder Engagement 2016, Stakeholder Engagement Table 2016, Materiality Analysis 2016	No
G4-44	The processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics	Annual report p. 236-243	No
G4-46	The highest governance body's role in reviewing the effectiveness of the organisation's risk management processes for economic, environmental and social topics	Annual Report p. 16, 49	Yes, Annual Report p. 377-378
G4-47	The frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities	Sustainability Figures 2016 p. 14	No
G4-48	The highest committee or position that formally reviews and approves the organisation's sustainability report	Not applicable	No
G4-51	The remuneration policies for the highest governance body and senior executives	Annual Report p. 236-243	Yes, Annual Report p. 370-376
G4-52	The process for determining remuneration	Annual Report p. 236-243	Yes, Annual Report p. 370-376
G4-53	How stakeholders' views are sought and taken into account regarding remuneration	Annual Report p. 16-19, 236-243	Yes, Annual Report p. 370-376
Ethics and integrity			
G4-57	The internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organisational integrity	Annual Report p. 34-38	Yes, Annual Report p. 370-376
G4-58	The internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organisational integrity	Annual Report p. 34-38. Stakeholder Engagement 2016	No

Identified material topic	DMA's ¹	Indicator and omissions	External assurance
Customer issue ownership	Annual Report p. 59, 68, 77	Net Promoter Score	Yes, Annual Report p. 377-378
Ethics and integrity	Annual Report p. 34	Number of employees to complete compliance training	Yes, Annual Report p. 377-378
Preventing corruption, fraud and cybercrime	Annual Report p. 35	Fraud rates by the Dutch Banking Association (payment fraud and internet banking fraud)	Yes, Annual Report p. 377-378
Sustainability of our business model	Annual Report p. 20	<ul style="list-style-type: none"> ▶ Dow Jones Sustainability Index ranking ▶ Gender diversity at the top ▶ Underlying return on equity 	Yes, Annual Report p. 377-378
Stability of our digital services	Annual Report p. 44	Availability of online banking	Yes, Annual Report p. 377-378
Clear, appropriate advice	Annual Report p. 59, 68, 77	Net Promoter Score	Yes, Annual Report p. 377-378
Agile organisation	Annual Report p. 21	Employee engagement	Yes, Annual Report p. 377-378
Co-creation and innovation	Annual Report p. 61, 70, 79	No metrics available	Yes, Annual Report p. 377-378
Privacy, use of client data by the bank or third parties	Annual Report p. 36	No metrics available	Yes, Annual Report p. 377-378
Responsible tax policy	Annual Report p. 41	For more information about the amount of tax we pay in each country in which we have operations, please see our 2016 Annual Financial Statements, note 10 Income tax expense, tax assets and tax liabilities	Yes, Annual Report p. 377-378
Employee engagement and empowerment	Annual Report p. 37, 38, 29, 246	<ul style="list-style-type: none"> ▶ Employee engagement survey ▶ Gender diversity at the top 	Yes, Annual Report p. 377-378
Moderate risk profile	Annual Report p. 96, 129	<ul style="list-style-type: none"> ▶ Assets ▶ Liabilities & equity 	Yes, Annual Report p. 377-378
Non-discrimination and human dignity	Human Rights Report 2016	Client complaints about non-compliance with our privacy guidelines (Sustainability Facts & Figures 2016)	No
Responsible remuneration policy	Annual Report p. 237, 240	For more information on our performance indicators, see the Remuneration section in the 2016 Annual Report, under the table Performance indicators Identified Staff	Yes, Annual Report p. 377-378
Role model in terms of legislation and regulations	Annual Report, Governance section	For more information on our performance indicators, see the Governance section in the 2016 Annual Report	No

¹ Disclosures on material topics are prepared in accordance with the (DMA) Disclosure on Management Approach as described in GRI G4.

Identified material topic	DMA's ¹	Indicator and omissions	External assurance
A positive impact on ESG criteria through our financing and investment services	Annual Report p. 71, 80, 118, 187	<ul style="list-style-type: none"> ▶ Sustainable client assets ▶ Number of loans screened on GSRI ▶ Number of cases of advice provided by the central sustainability risk department 	Yes, Annual Report p. 377-378
Safe and healthy workplace	Careers, Human Resources and Sustainability	For more information on our performance indicators, see our website	No
Our environmental impact	Sustainable business operations	For more information on our performance indicators, see our website	No
Adding value by promoting the welfare of society	ABN AMRO Foundation Annual Report 2015	For more information on our performance indicators, see our website	No
Adding value by leading the public debate	Stakeholder dialogues	For more information on our performance indicators, see our website	No

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