

How does ABN AMRO perform Materiality Analyses?

Materiality 2015

In 2014 we performed a materiality analysis in collaboration with the Dutch Association of Investors for Sustainable Development (VBDO). The purpose was to identify topics that have a direct or indirect impact on an organisation's ability to create, preserve or erode economic, environmental and social value – not only for itself, but also for its stakeholders and society at large. The analysis revealed what our internal and external stakeholders consider to be the most material, or relevant, issues.

We began by asking external stakeholders to rate an extensive list of materiality issues. This was followed by a dialogue with a wide range of participants, including retail and corporate clients, a knowledge institution, a service provider, a financial institution and a trade association. Internal stakeholders were also asked to rank various topics and to explain their choices as part of a dialogue with senior managers from the different business lines.

The following material topics emerged from this process:

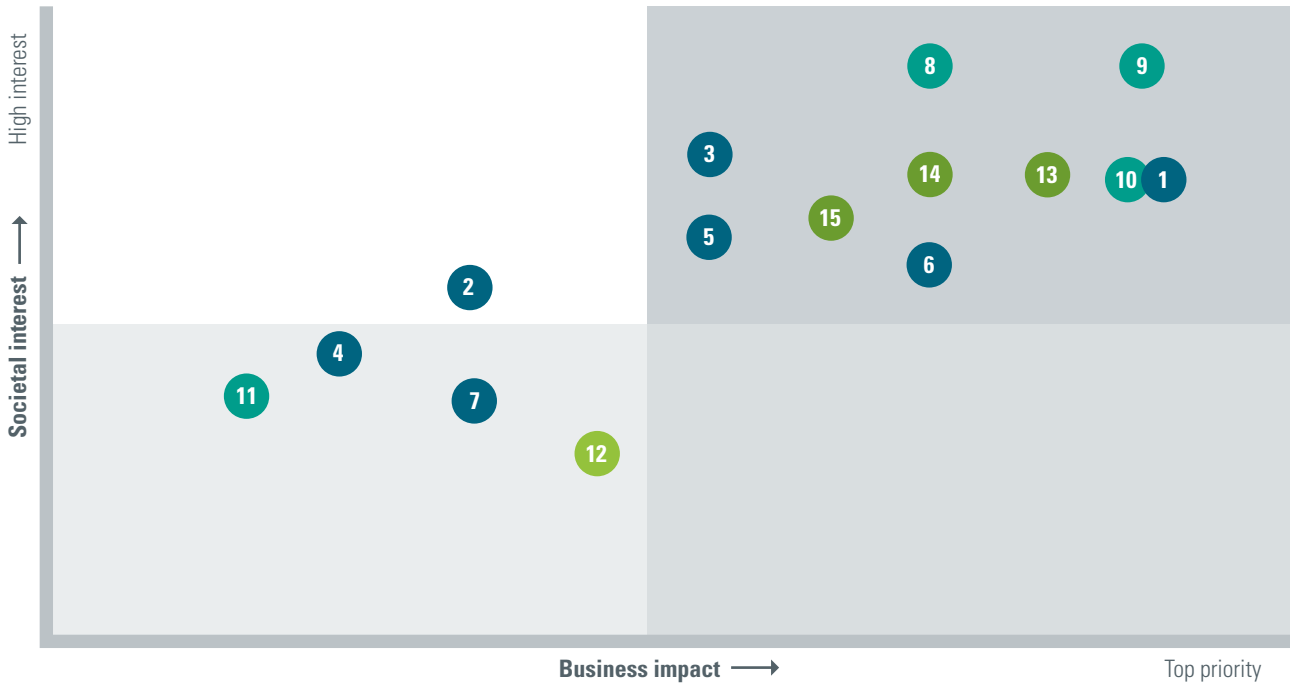
- ▶ Compliance with national and international legislation and regulations
- ▶ The health of our employees and safety of the working environment
- ▶ The diversity of our workforce
- ▶ Our organisation's environmental impact
- ▶ The privacy of clients' financial transactions
- ▶ The security of clients' financial transactions
- ▶ The stability of our digital services
- ▶ Safeguarding human rights, health & safety and the environment in financing and investment
- ▶ Offering sustainable products and service
- ▶ ESG in investment
- ▶ ESE in financing

Based on our sustainability strategy, we decided to give some topics greater priority and we linked and aligned the material topics to the key areas of our strategy.

In 2015 we focused on deepening our understanding of these material topics through multi-stakeholder dialogues and used the insights gained to draw up a plan of action, monitor progress and report the results. These reports are available elsewhere on [this website](#).

For more information about our stakeholder engagement and the results of our materiality analysis, please refer to our Reporting website and to the [Annual Report 2015](#) (pdf).

Our material topics



Sustainable business operations

- 1 Compliance with national and international legislation and regulations
- 2 Preventing corruption and fraud¹
- 3 The health of our employees and the safety of the working environment
- 4 Responsible tax policy¹
- 5 The diversity of our workforce
- 6 Our organisation's environmental impact
- 7 Responsible remuneration policy¹

Clients' interests centre stage and sustainable relationships

- 8 The privacy of clients' financial transactions
- 9 The security of clients' financial transactions
- 10 The stability of our digital services
- 11 Mortgage policy¹

Financial expertise for the benefit of society

- 12 Volunteering and charity¹

Sustainable finance and investment services

- 13 Safeguarding human rights, health and safety and the environment in financing and investment
- 14 Offering sustainable products and services
- 15 ESG/ESE in financing and investment

¹ Material topics of less significance.