

**GRI Index – ABN AMRO Group N.V.**

# **GRI 4 2015**

## General standard disclosures

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance
Strategy and analysis			
<b>G4-1</b>	Statement from the most senior decision-maker	Annual Report p. 7-10	No
Organisational profile			
<b>G4-3</b>	Name of the organisation	ABN AMRO, which consists of ABN AMRO Group N.V. and its consolidated subsidiaries. Annual Report p. 2	Yes, Annual Report p. 465-471
<b>G4-4</b>	Primary brands, products, and/or services	Annual Report p. 4-6, 462-464	Yes, Annual Report p. 465-471
<b>G4-5</b>	Location of the organisation's headquarters	Amsterdam, Annual Report p. 4	Yes, Annual Report p. 465-471
<b>G4-6</b>	Number of countries where the organisation operates	Annual Report p. 4, 61, 77, 462-464	Yes, Annual Report p. 465-471
<b>G4-7</b>	Nature of ownership and legal form	Annual Report p. 273-277, 338	Yes, Annual Report p. 465-471
<b>G4-8</b>	Markets served	Annual Report p. 2, 21-25, 51, 61, 69, 77, 346-347	Yes, Annual Report p. 465-471
<b>G4-9</b>	Scale of the organisation	Annual Report p. 4-6, 21, 107, 346-347	Yes, Annual Report p. 465-471
<b>G4-10</b>	Employee data	Annual Report p. 107, 110, Sustainability figures 2015 p. 5-7	No
<b>G4-11</b>	Percentage of total employees covered by collective bargaining agreements	99.9% (all FTE minus Identified staff). Annual Report p. 315, 318, 321	No
<b>G4-12</b>	The organisation's supply chain	Sustainability Highlights 2015 p. 2-3, 8-11	No
<b>G4-13</b>	Significant changes during the reporting period	Annual Report p. 13, 77, 409	Yes, Annual Report p. 465-471
<b>G4-14</b>	Whether and how the precautionary approach or principle is addressed by the organisation	Annual Report p. 30-31, 484	No
<b>G4-15</b>	External charters, principles, or other initiatives to which the organisation subscribes or which it endorses	Annual Report p. 85, 114-118, 339	Yes, Annual Report p. 465-471
<b>G4-16</b>	Memberships of associations and national or international advocacy organisations	Annual Report p. 74, 117, Stakeholder Engagement Table 2015	No

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance
Identified material aspects and boundaries			
<b>G4-17</b>	All entities included in the organisation's consolidated financial statements or equivalent documents	Annual Report p. 329-464	Yes, Annual Report p. 465-471
<b>G4-18</b>	Process for defining the report content and the aspect boundaries	Annual Report p. 116, Materiality Analysis 2015, Sustainability figures 2015 p. 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. Within the selection of information, ABN AMRO uses the GRI G4 reporting standards, which determines the definitions used (of the performance indicators). The Annual Report is published once a year and contains the consolidated data of 1 January 2015 to 31 December 2015. The Sustainable Banking website ( <a href="https://www.abnamro.com/en/sustainable-banking/index.html">https://www.abnamro.com/en/sustainable-banking/index.html</a> ) contains additional sustainability information that complements the Annual Report 2015.	No
<b>G4-19</b>	List of all material aspects	Annual Report p. 116, Materiality Analysis 2015	No
<b>G4-20</b>	Aspect boundary of each material aspect	Annual Report p. 116-117, Materiality Analysis 2015, Sustainability figures 2015 p. 14	No
<b>G4-21</b>	Aspect boundary of each material aspect outside the organisation	Annual Report p. 116-117, Materiality Analysis 2015, Sustainability figures 2015 p. 14	No
<b>G4-22</b>	Any significant restatements of information	No restatements	No
<b>G4-23</b>	Any significant changes in scope and aspect boundaries	Annual Report p. 329-464	Yes, Annual Report p. 465-471
Stakeholder engagement			
<b>G4-24</b>	List of stakeholder groups engaged by the organisation	Annual Report p. 34-35, Stakeholder Engagement Table 2015	No
<b>G4-25</b>	The basis for identification and selection of stakeholders	Annual Report p. 18, 34-35, 116, 165, Stakeholder Engagement 2015, Stakeholder Engagement Table 2015	No
<b>G4-26</b>	The organisation's approach to stakeholder engagement	Annual Report p. 18, 34-35, 116, 165, Stakeholder Engagement 2015, Stakeholder Engagement Table 2015	No
<b>G4-27</b>	Key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics	Stakeholder Engagement 2015, Stakeholder Engagement Table 2015	No

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance
Report profile			
<b>G4-28</b>	Reporting period	2015. Annual Report p. 2	Yes, Annual Report p. 465-471
<b>G4-29</b>	Date of most recent previous report	March, 2015	Yes, Annual Report p. 465-471
<b>G4-30</b>	Reporting cycle	Annual. Annual Report p. 2	Yes, Annual Report p. 465-471
<b>G4-31</b>	Provide the contact point for questions regarding the report or its contents	investorrelations@nl.abnamro.com	No
<b>G4-32</b>	Report the 'in accordance' option the organisation has chosen, the GRI Content Index for the chosen option and reference to external assurance	<a href="https://www.abnamro.com/en/sustainable-banking/reporting-and-publications/reporting/index.html">https://www.abnamro.com/en/sustainable-banking/reporting-and-publications/reporting/index.html</a>	No
<b>G4-33</b>	The organisation's policy and current practice regarding external assurance	Annual Report p. 2-3, 474-475, Sustainability figures 2015 p. 14	Yes, Annual Report p. 465-471
Governance			
<b>G4-34</b>	The governance structure of the organisation	Annual Report p. 117, p. 140, 273-280, 298-299, 309-311	Yes, Annual Report p. 465-471
Ethics and integrity			
<b>G4-56</b>	The organisation's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics	Annual Report p. 24, 46, 83-85, 108, 139, 294-297, 312-313	No

## Additional disclosures

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance
Governance			
<b>G4-35</b>	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. 117	No
<b>G4-36</b>	An executive-level position with responsibility for economic, environmental and social topics	Annual Report p. 117	No
<b>G4-37</b>	Processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics	Annual Report p. 117, Stakeholder Engagement 2015, Stakeholder Engagement Table 2015	No
<b>G4-38</b>	The composition of the highest governance body and its committees	Annual Report p. 140, 271-280, 281-285, 290-293	Yes, Annual Report p. 465-471

Standard disclosure	Standard disclosure title	Page number (or link)	External assurance
<b>G4-39</b>	Report whether the Chair of the highest governance body is also an executive officer	Annual Report p. 119, 277, 292-293 – two tier organisation	Yes, Annual Report p. 465-471
<b>G4-40</b>	The nomination and selection processes for the highest governance body and its committees	Annual Report p. 273-311	No
<b>G4-41</b>	Processes for the highest governance body to ensure conflicts of interest are avoided and managed	Annual Report p. 140, 273-311	Yes, Annual Report p. 465-471
<b>G4-42</b>	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. 140, 273-311	Yes, Annual Report p. 465-471
<b>G4-43</b>	Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics	Annual Report p. 114-118, Stakeholder Engagement 2015, Stakeholder Engagement Table 2015	No
<b>G4-44</b>	The processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics	Annual report p. 273-311	No
<b>G4-46</b>	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. 117, 135-142, 165, 306	No
<b>G4-47</b>	The frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities	Annual Report p. 117, 135-142, 165, 306	No
<b>G4-48</b>	The highest committee or position that formally reviews and approves the organisation's sustainability report	Annual Report p. 117, 119, 306	No
<b>G4-51</b>	The remuneration policies for the highest governance body and senior executives	Annual Report p. 308-309, 312-322, 455	Yes, Annual Report p. 465-471
<b>G4-52</b>	The process for determining remuneration	Annual Report p. 312-322, 455	Yes, Annual Report p. 465-471
<b>G4-53</b>	How stakeholders' views are sought and taken into account regarding remuneration	Annual Report p. 11-12, 312-322, 455	Yes, Annual Report p. 465-471
Ethics and integrity			
<b>G4-57</b>	The internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organisational integrity	Annual Report p. 83-84, 274-311	No
<b>G4-58</b>	The internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organisational integrity	Annual Report p. 83-84, 274-311	No

## Specific standard disclosures

DMA and indicators	Standard disclosure title	Page number (or link)	Identified omission(s)	Reason(s) for omission(s)	Explanation for omission(s)	External assurance
<b>Category: Environmental</b>						
Material aspect: Energy – Our organisation’s environmental impact						
<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 81 Boundary: Within our organisation.				No
<b>G4-EN3</b>	Energy consumption within the organisation	Annual Report p. 82, Sustainability figures p. 8-10	Total fuel consumption from non-renewable source and from renewable fuel sources. Steam consumption. Standards, methodologies used. The source of the conversion factors used.	The Standard Disclosure or part of the Standard Disclosure is not applicable.	ABN AMRO reports on CO <sub>2</sub> emissions air travel and of lease cars instead of fuel consumption. Standards, methodologies and conversion factors are not being disclosed.	Yes, Annual Report p. 2-3
<b>G4-EN6</b>	Reduction of energy consumption	Annual Report p. 82, Sustainability figures p. 8-10	Standards, methodologies, and assumptions used.	The Standard Disclosure or part of the Standard Disclosure is not applicable.	2012 is the base year as the reduction ambition was formulated in that year. Standards, methodologies and conversion factors are not being disclosed.	Yes, Annual Report p. 2-3
Material aspect: Effluents and waste – Our organisation’s environmental impact						
<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 81 Boundary: Within our organisation.				No
<b>G4-EN23</b>	Total weight of waste by type and disposal method	Annual Report p. 82, Sustainability figures p. 8-10	The disposal methods are not specified.	The Standard Disclosure or part of the Standard Disclosure is not applicable.	Our external waste disposal contractor is responsible for this and shares the methods and data with us. The Sustainability figures disclose the material waste data.	Yes, Annual Report p. 2-3

DMA and indicators	Standard disclosure title	Page number (or link)	Identified omission(s)	Reason(s) for omission(s)	Explanation for omission(s)	External assurance
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**Category: Social**

**Sub-category: Labor practices and decent work**

Material aspect: Occupational health and safety – Employee health and safety

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 112 Boundary: Within our organisation.				No
<b>G4-LA6</b>	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	Annual Report p. 113	Types of injury, injury rate, occupational diseases rate (ODR), lost day rate (LDR) and work-related fatalities, for the total workforce and for independent contractors working on-site (incl. absentee rate).	The Standard Disclosure or part of the Standard Disclosure is not applicable.	As ABN AMRO is an 'office organisation' work related injuries etc. are less relevant. RSI related problems are there, but lead through good ARBO technical support seldom to lost days. Therefore not material and not monitored through our ARBO support service 'Beter'.	Yes, Annual Report p. 2-3
<b>G4-LA7</b>	Workers with high incidence or high risk of diseases related to their occupation	Annual Report p. 112 - 113				No

Material aspect: Diversity and equal opportunity – Workforce diversity and inclusion

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 110 Boundary: Within our organisation.				No
<b>G4-LA12</b>	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	Annual Report p. 110, Sustainability figures p. 5-7	The percentage of individuals within the organisation's governance bodies reported in the several diversity categories.	The Standard Disclosure or part of the Standard Disclosure is not applicable.	Other diversity categories are collected and monitored on a voluntary basis.	Yes, Annual Report p. 2-3

DMA and indicators	Standard disclosure title	Page number (or link)	Identified omission(s)	Reason(s) for omission(s)	Explanation for omission(s)	External assurance
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### Sub-category: Human rights

Material aspect: Investment – Safeguarding human rights, health & safety and environment in financing and investment

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 165 Boundary: Within and outside our organisation.				No
<b>G4-HR1</b>	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Annual Report p. 166, Sustainability figures 2015 p. 2-4				No

Material aspect: Assessment – Safeguarding human rights, health & safety and environment in financing and investment

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 165 Boundary: Within and outside our organisation.				No
<b>G4-HR9</b>	Total number and percentage of operations that have been subject to human rights reviews or impact assessments	Annual Report p. 166, Sustainability figures 2015 p. 2-4	By country.	The information is currently unavailable.	ABN AMRO only collects data on total screenings.	No

### Sub-category: Society

Material aspect: Anti-corruption – Compliance with national and international legislation and regulations

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 85 Boundary: Within our organisation.				No
<b>G4-S03</b>	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	Annual Report p. 85, Sustainability figures 2015 p. 4	The total number and percentage of operations assessed.	The Standard Disclosure or part of the Standard Disclosure is not applicable.	Proprietary information; Disclosing could be potentially harmful to the company. ABN AMRO has an Anti-Bribery and Corruption Policy in place.	No



DMA and indicators	Standard disclosure title	Page number (or link)	Identified omission(s)	Reason(s) for omission(s)	Explanation for omission(s)	External assurance
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#### Sub-category: Product responsibility

Material aspect: Customer health and safety – The security of clients' financial transactions

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 154. Boundary: Within and outside our organisation.				No
<b>G4-PR1</b>	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement	Annual Report p. 225, Sustainability figures 2015 p. 4	The percentage of significant product and service categories.	The information is currently unavailable.	The nature of our products and services implies non material impact on health.	No

Material aspect: Customer privacy – The privacy of clients' financial transactions

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 58. Boundary: Within and outside our organisation.				No
<b>G4-PR8</b>	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Sustainability figures p. 4	Complaints from regulatory bodies.	The information is currently unavailable.	Only data available on customer privacy complaints.	No

#### Sector supplement – category: Product responsibility

Material aspect: Product portfolio – Sustainable banking products and services

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 66-67, 73. Boundary: Within our organisation.				
<b>G4-FS8</b>	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Annual Report p. 66, 73, Sustainability figures 2015 p. 4	The proportion of this value to the total value of products and services.	The Standard Disclosure or part of the Standard Disclosure is not applicable.	This information can be derived from the Annual Report.	Yes, Annual Report p. 2-3

DMA and indicators	Standard disclosure title	Page number (or link)	Identified omission(s)	Reason(s) for omission(s)	Explanation for omission(s)	External assurance
Material aspect: Safeguarding human rights, health & safety and environment in financing and investment						
<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report 117-118. Boundary: Within and outside our organisation.				No
<b>G4-FS10</b>	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	Annual Report p. 166, Sustainability figures 2015 p. 2-4	The number of companies.	The Standard Disclosure or part of the Standard Disclosure is not applicable.	We do not report the exact number of companies in our portfolio. Proprietary information.	Yes, Annual Report p. 2-3
<b>G4-FS11</b>	Percentage of assets subject to positive and negative environmental or social screening	Annual Report p. 66, Sustainability figures 2015 p. 4	Percentage of total assets subject to a (combined) positive, negative environmental and/or social screen.	The Standard Disclosure or part of the Standard Disclosure is not applicable.	We report on total sustainable assets under administration.	Yes, Annual Report p. 2-3

#### Additional disclosures

Material aspect: The stability of our digital services

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 154-155 Boundary: Within our organisation.	Material aspect. No GRI-indicator present. Results shown on page 225.			No
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Material aspect: ESG/ESE in financing and investment

<b>G4-DMA</b>	Generic Disclosures on Management Approach	Annual Report p. 66-67, 73 Boundary: Within and outside our organisation.	Material aspect. No GRI-indicator present. Results: Annual Report p. 66, 73, Sustainability figures 2015 p. 4			Yes, Annual Report p. 2-3
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