

GENERAL STANDARD DISCLOSURES			
General Standard Disclosures			Reference (or Link): References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
STRATEGY AND ANALYSIS			
G4-1		Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	Preface by the management board Part A Supervision
G4-2	comprehensive	Provide a description of key impacts, risks, and opportunities	Preface by the management board Chapter 16 Risk management organisation
ORGANIZATIONAL PROFILE			
G4-3		Report the name of the organization.	Chapter 17 Corporate governance
G4-4		Report the primary brands, products, and services.	Chapter 13 Raising capital
G4-5		Report the location of the organization's headquarters.	The Hague
G4-6		Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	In the Netherlands only
G4-7		Report the nature of ownership and legal form.	Chapter 17 Corporate governance - paragraph Capital structure
G4-8		Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	<ul style="list-style-type: none"> • Savings, investment, payment products and investment management: in the Netherlands only; • sustainable finance and loans: globally
G4-9		Report the scale of the organization	Chapter 12 Staff - paragraph In-house workforce Chapter 13 Raising capital Chapter 14 Exposures: loans and other investments - paragraph Developments in 2014 Chapter 15 Financial results
G4-10		Report the total number of employees by employment contract and gender.	Chapter 12 Staff - paragraph In-house workforce
G4-11		Report the percentage of total employees covered by collective bargaining agreements.	100% Chapter 12 Staff
G4-12		Describe the organization's supply chain.	Chapter 6 Sustainable office - paragraph Supplier policy
G4-13		Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain	Chapter 9 Shareholder - paragraph Nationalisation Chapter 17 Corporate governance - paragraph Capital structure
G4-14		Report whether and how the precautionary approach or principle is addressed by the organization.	Chapter 1 Sustainability mission and objectives Chapter 2 Sustainability in practice

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G4-15		List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Global Compact; CDP; Unep FI; PRI; Equator Principles; Natural Capital Declaration; Investor Statement Access To Medicine Index; PIIF Statement; Copenhagen Communiqué; Investor Statement on Climate Change; Climate Statement Banks; investor statement on Behind the Brands campaign by Oxfam Novib
G4-16		List memberships of associations (such as industry associations)	Unep FI; PRI; VBDO; CDP; Global Compact; GRI-OS; De Groene Zaak; DSI; MVO Nederland; Social Venture Network (SVN); TBLI Club; Community of Practice (Agentschap NL); Coop ver Q; NPM Platform; DE Koepel.
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES			
G4-17		List all entities included in the organization's consolidated financial statements or equivalent documents.	Chapter 15 Financial results - paragraph General information
G4-18		a. Explain the process for defining the report content and the Aspect Boundaries. b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.	Chapter 7 Consultation and engagement Bijlage 6 Materiality analysis
G4-19		List all the material Aspects identified in t	Bijlage 6 Materiality analysis
G4-20		For each material Aspect, report the Aspect Boundary within the organization	The report pertains to all activities in the calendar year 2013 belonging to ASN Bank NV.
G4-21		For each material Aspect, report the Aspect Boundary outside the organization	See Annex 6 Materiality analysis
G4-22		Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	Chapter 15 Financial results - paragraph Accounting principles for the financial results, Changes in principles, estimates and presentation
G4-23		Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	No major changes.
STAKEHOLDER ENGAGEMENT			
G4-24		Provide a list of stakeholder groups engaged by the organization.	Chapter 7 Consultation and engagement - paragraph Stakeholders
G4-25		Report the basis for identification and selection of stakeholders with whom to engage.	Chapter 7 Consultation and engagement - paragraph Stakeholder influence
G4-26		Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Chapter 7 Consultation and engagement Chapter 8 Customers Chapter 9 Shareholder Chapter 10 Partnering NGOs Chapter 11 Society Chapter 12 Staff

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G4-27		Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	Chapter 7 Consultation and engagement Chapter 8 Customers Chapter 9 Shareholder Chapter 10 Partnering NGOs Chapter 11 Society Chapter 12 Staff
REPORT PROFILE			
G4-28		Reporting period	2014
G4-29		Date of most recent previous report	9 april 2014
G4-30		Reporting cycle	Annually
G4-31		Provide the contact point for questions regarding the report or its contents.	Colophon
G4-32		a. Report the 'in accordance' option the organization has chosen. b. Report the GRI Content Index for the chosen option. c. Report the reference to the External Assurance Report, if the report has been externally assured. GRI recommends the use of external assurance but it is not a requirement to be 'in accordance' with the Guidelines.	ASN Bank has chosen the core option. The GRI table is separately published on the website of ASN Bank. External assurance by KPMG: see the Independent assurance report
G4-33		Report the organization's policy and current practice with regard to seeking external assurance for the report.	KPMG Sustainability reviewed the information selected from this annual report. You will find the scope of the engagement and their conclusions in the opinion in the independent Assurance Report.
GOVERNANCE			
G4-34		Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Chapter 17 Corporate Governance Appendix 4 Organisation Appendix 7 Personal details
G4-35	comprehensive	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Appendix 4 Organisation
G4-36	comprehensive	Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Appendix 4 Organisation

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G4-37	comprehensive	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	ASN Bank only has one shareholder: SNS Bank N.V., part of SNS REAAL N.V.. SNS Bank is represented in the supervisory board. Employees are actively involved in governance in formal (works council) as well as informal ways (for instance, annual employee satisfaction inquiry, regular employee meetings). See section 8.2 of the annual report.
G4-38	comprehensive	Report the composition of the highest governance body and its committees by: <ul style="list-style-type: none"> • Executive or non-executive • Independence • Tenure on the governance body • Number of each individual's other significant positions and commitments, and the nature of the commitments • Gender • Membership of under-represented social groups • Competences relating to economic, environmental and social impacts • Stakeholder representation 	Appendix 7 Personal details - paragraph Supervisory board
G4-39	comprehensive	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).	Rob Langezaal, Chairman of the Supervisory Board, who has been CCO and a member of the SNS Retail Bank Management Board since November 2007, does not have an executive position within ASN Bank.
G4-40	comprehensive	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members, including: <ul style="list-style-type: none"> • Whether and how diversity is considered • Whether and how independence is considered • Whether and how expertise and experience relating to economic, environmental and social topics are considered • Whether and how stakeholders (including shareholders) are involved 	The nomination en selection process of Board members is determined by the shareholder.
G4-41	comprehensive	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders, including, as a minimum: <ul style="list-style-type: none"> • Cross-board membership • Cross-shareholding with suppliers and other stakeholders • Existence of controlling shareholder • Related party disclosures 	Code of conduct SNS REAAL: http://www.snsreaal.nl/verantwoord-ondernemen/verantwoord-ondernemen.html

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G4-42	comprehensive	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	Part A Supervision - Report of the supervisory board Code of the supervisory board of SNS Reaal: http://www.snsreaal.nl/corporate-governance-1/raad-van-commissarissen.html
G4-43	comprehensive	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	Part A Supervision - Report of the supervisory board Code of the supervisory board of SNS Reaal: http://www.snsreaal.nl/corporate-governance-1/raad-van-commissarissen.html
G4-44	comprehensive	Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment. b. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.	Part A Supervision - Report of the supervisory board Code of the supervisory board of SNS Reaal: http://www.snsreaal.nl/corporate-governance-1/raad-van-commissarissen.html
G4-45	comprehensive	a. Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes. b. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	Part A Supervision - Report of the supervisory board Code of the supervisory board of SNS Reaal: http://www.snsreaal.nl/corporate-governance-1/raad-van-commissarissen.html
G4-46	comprehensive	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.	Part A Supervision - Report of the supervisory board Code of the supervisory board of SNS Reaal: http://www.snsreaal.nl/corporate-governance-1/raad-van-commissarissen.html
G4-47	comprehensive	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.	Part A Supervision - Report of the supervisory board

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G4-48	comprehensive	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.	Supervisory Board
G4-49	comprehensive	Report the process for communicating critical concerns to the highest governance body.	ASN Bank only has one shareholder: SNS Bank N.V., part of SNS REAAL N.V.. SNS Bank is represented in the supervisory board. Employees are actively involved in governance in formal (works council) as well as informal ways (for instance, annual employee satisfaction inquiry, regular employee meetings). See chapter 12 Staff
G4-50	comprehensive	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	Part A Supervision - Report of the supervisory board
G4-51	comprehensive	<p>a. Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration:</p> <ul style="list-style-type: none"> • Fixed pay and variable pay: <ul style="list-style-type: none"> – Performance-based pay – Equity-based pay – Bonuses – Deferred or vested shares • Sign-on bonuses or recruitment incentive payments • Termination payments • Clawbacks • Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees <p>b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.</p>	Chapter 17 Corporate governance - paragraph Remuneration report
G4-52	comprehensive	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization.	Chapter 12 Staff - paragraph Remuneration, objectives, competencies and development
G4-53	comprehensive	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.	not applicable

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G4-54	comprehensive	Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.	ASN Bank uses the ratio of the organization's highest-paid individual to the organization's lowest-paid individual. See chapter Corporate governance - paragraph Remuneration report
G4-55	comprehensive	Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	ASN Bank does not consider this indicator relevant. ASN Bank's remuneration policy is grafted onto that of SNS REAAL. The SNS REAAL Collective Labour Agreement, which contains good primary and secondary benefits that comply with the market standard, also apply to our bank.
ETHICS AND INTEGRITY			
G4-56		Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Chapter 9 Shareholder - paragraph Manifest
G4-57	comprehensive	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Code of conduct SNS REAAL: http://www.snsreaal.nl/verantwoord-ondernemen/verantwoord-ondernemen.html
G4-58	comprehensive	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Code of conduct SNS REAAL: http://www.snsreaal.nl/verantwoord-ondernemen/verantwoord-ondernemen.html

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DMA and Indicators	Description	Reference (or Link): References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
CATEGORY: ECONOMIC		
MATERIAL ASPECT: ECONOMIC PERFORMANCE		
G4-DMA		
G4-EC1	Direct economic value generated and distributed	- Chapter 15 financial results - For sponsoring, donations and other ways of supporting civil society and the community see chapter 11 Society. - For employee related compensation/costs see chapter 12 Staff.
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	ASN Bank Climate is committed to become climate neutral in 2030, for more information see chapter 4 Climate change of the sustainability report 2014 and ASN Bank Climate Change Issue Paper at http://www.asnbank.nl/particulier/wat-doen-wij/waar-kiezen-we-voor/duurzaamheidsbeleid/beleidsdocumenten.html
G4-EC3	Coverage of the organization's defined benefit plan obligations	ASN Bank staff participate in the SNS pension fund. Funding ratio was 110,3% as at October 31 2014. For more information see (in Dutch): http://www.pensioenfondssnsreaal.nl/home.html
G4-EC4	Financial assistance received from government	Chapter 9 Shareholder - paragraph Nationalisation
MATERIAL ASPECT: INDIRECT ECONOMIC IMPACTS		
G4-DMA		
G4-EC7	Development and impact of infrastructure investments and services supported	Issue papers on our key focus areas and sectors: http://www.asnbank.nl/particulier/wat-doen-wij/waar-kiezen-we-voor/duurzaamheidsbeleid/beleidsdocumenten.html
G4-EC8	Significant indirect economic impacts, including the extent of impacts	Chapter 2 Sustainability in practice Chapter 10 Partnering NGOs Chapter 11 Society Chapter 14 Exposures: loans and other investments
CATEGORY: ENVIRONMENTAL		
MATERIAL ASPECT: MATERIALS		
G4-DMA		
G4-EN1	Materials used by weight or volume	Annex 3 Sustainability performance of the office
G4-EN2	Percentage of materials used that are recycled input materials	ASN Bank is currently using Cocoon paper of Arjowiggins obtained via Antalis, the Dutch distributor. This is 100% recycled paper that looks white. The recycled paper forms 89% of the total paper consumption. Only for the daily bank statements and paper for the printers, FSC paper is used instead of Cocoon paper.
MATERIAL ASPECT: ENERGY		
G4-DMA		
G4-EN3	Energy consumption within the organization	Annex 3 Sustainability performance of the office
G4-EN4	Energy consumption outside of the organization	Annex 3 Sustainability performance of the office
G4-EN5	Energy intensity	Annex 3 Sustainability performance of the office
G4-EN6	Reduction of energy consumption	Chapter 6 Sustainable office

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DMA and Indicators	Description	Reference (or Link):
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MATERIAL ASPECT: WATER		
G4-DMA G4-EN8	Total water withdrawal by source	Annex 3 Sustainability performance of the office, for figures on water use. Water originates from the regional water company Dunea. In addition the ASN Bank has a grey water circuit for sanitary use since end of 2013.
MATERIAL ASPECT: BIODIVERSITY		
G4-DMA		Biodiversity is one of three pillars of the sustainability policy of the ASN Bank. However, the GRI indicators for biodiversity are not applicable for ASN Bank. See for more information: - Chapter 1 Sustainability mission and objectives - Chapter 5 Biodiversity - Issue paper Biodiversity: http://www.asnbank.nl/particulier/wat-doen-wij/waar-kiezen-we-voor/duurzaamheidsbeleid/beleidsdocumenten.html
MATERIAL ASPECT: EMISSIONS		
G4-DMA G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1)	Annex 3 Sustainability performance of the office
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	Annex 3 Sustainability performance of the office
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3)	Annex 3 Sustainability performance of the office
G4-EN18	Greenhouse gas (GHG) emissions intensity	Annex 3 Sustainability performance of the office
MATERIAL ASPECT: PRODUCTS AND SERVICES		
G4-DMA G4-EN27	Extent of impact mitigation of environmental impacts of products and services	Chapter 4 Climate change: ASN Bank uses climate selection criteria for projects and has also set a long term goal: to become climate neutral in 2030 in both investments and operations. See also our issue paper on Climate Change http://www.asnbank.nl/particulier/wat-doen-wij/waar-kiezen-we-voor/duurzaamheidsbeleid/beleidsdocumenten.html
MATERIAL ASPECT: COMPLIANCE		
G4-DMA G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	No environmental fines.
MATERIAL ASPECT: OVERALL		
G4-DMA G4-EN31	Total environmental protection expenditures and investments by type	Chapter 6 Sustainable office Annex 3 Sustainability performance of the office

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DMA and Indicators	Description	Reference (or Link): References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
CATEGORY: SOCIAL		
SUB-CATEGORY: LABOR PRACTICES AND DECENT WORK		
MATERIAL ASPECT: EMPLOYMENT		
G4-DMA		
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation	All benefits/employment conditions are available both to full-time and to part-time employees.
G4-LA3	Return to work and retention rates after parental leave, by gender	In 2014, three female employees took a parental leave. All three returned to work after their leave.
MATERIAL ASPECT: LABOR/MANAGEMENT RELATIONS		
G4-DMA		
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements	The notice periods are laid down in the collective bargaining agreement of SNS Reaal: The employer has a notice period of: - 2 months for the employee who has been employed for less than 10 years; - 3 months for the employee who has been employed for 10 years or more, but less than 15 years; - 4 months for the employee who has been employed for 15 years or more.
MATERIAL ASPECT: OCCUPATIONAL HEALTH AND SAFETY		
G4-DMA		
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs	100%. The health and safety committee of SNS Reaal represents the total workforce of SNS Reaal, including the workforce of the ASN Bank.
G4-LA8	Health and safety topics covered in formal agreements with trade unions	Laid down in the collective bargaining agreement of SNS Reaal.
MATERIAL ASPECT: TRAINING AND EDUCATION		
G4-DMA		
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	Chapter 12 Staff - paragraph Remuneration, objectives, competencies and development
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	100%. All employees receive reviews on their performance and career development from their manager as part of the yearly planning-performance-assessment cycle.
MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY		
G4-DMA		
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	Chapter 12 Staff - paragraph In-house workforce Annex 7 Personal details

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MATERIAL ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN		
G4-DMA G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	Women and men with equal work experience, level and potential are rewarded equally. Different salary level for equivalent functions may apply because of differences regarding work experience, level and potential. Criteria which we use for the amount of the salary are those of job evaluation (officially approved job evaluation system of Hay) and pay-scales. These criteria are gender neutral.
MATERIAL ASPECT: LABOR PRACTICES GRIEVANCE MECHANISMS		
G4-DMA G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms	A grievance mechanism for labor practices is laid down in the collective bargaining agreement of SNS Reaal.
SUB-CATEGORY: HUMAN RIGHTS		
MATERIAL ASPECT: INVESTMENT		
G4-DMA		Human rights is one of three pillars of the sustainability policy of the ASN Bank. See for more information: - Chapter 1 Sustainability mission and objectives - Chapter 3 Human rights - Issue paper Human rights: http://www.asnbank.nl/particulier/wat-doen-wij/waar-kiezen-we-voor/duurzaamheidsbeleid/beleidsdocumenten.html
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	All our (potential) investments are screened on human rights. See also: Chapter 2 Sustainability in practice
MATERIAL ASPECT: NON-DISCRIMINATION		
G4-DMA G4-HR3	Total number of incidents of discrimination and corrective actions taken	In this respect, ASN Bank follows the code of conduct for SNS REAAL employees, which states, among other things, that discrimination will not be tolerated. Employees can report any incidents of discrimination or intimidation to a confidential advisor. No incidents of discrimination were reported for 2014.
SUB-CATEGORY: SOCIETY		
MATERIAL ASPECT: LOCAL COMMUNITIES		
G4-DMA FS13	Access points in low-populated or economically disadvantaged areas by type.	All products are fully available in the Netherlands through the Internet. By providing microcredit, ASN Bank also enables the poor in poor regions throughout the world to take out loans.
FS14	Initiatives to improve access to financial services for disadvantaged people.	All products can be requested and managed through the Internet. The ASN Bank website offers a text-to-speech function for the visually impaired.

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MATERIAL ASPECT: ANTI-CORRUPTION		
G4-DMA		
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	none
G4-SO4	Communication and training on anti-corruption policies and procedures	All staff members are subject to an integrity policy, which also addresses the prevention of conflicts of interest and corruption. This also includes regular online training modules, which are organised and offered by SNS Reaal.
G4-SO5	Confirmed incidents of corruption and actions taken	No corruption incidents
MATERIAL ASPECT: PUBLIC POLICY		
G4-DMA		
G4-SO6	Total value of political contributions by country and recipient/beneficiary	Chapter 11 Society Lobbying is one of the ways in which the ASN Bank promotes a sustainable society. In coöperation with other organisations, we lobby for topics concerning human rights, climate and biodiversity. We do not lobby for financial legislation and regulation.
MATERIAL ASPECT: ANTI-COMPETITIVE BEHAVIOR		
G4-DMA		
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes	None
MATERIAL ASPECT: COMPLIANCE		
G4-DMA		
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	No fines, no sanctions in 2014
MATERIAL ASPECT: GRIEVANCE MECHANISMS FOR IMPACTS ON SOCIETY		
G4-DMA		
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms	none

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SUB-CATEGORY: PRODUCT RESPONSIBILITY		
MATERIAL ASPECT: PRODUCT AND SERVICE LABELING		
G4-DMA		Chapter 8 Customers We participate in a program called 'Bank voor de klas', http://www.bankvoordeklas.nl/ , in which children in primary school are given basic financial education.
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements	All products are labelled in accordance with the regulatory requirements.
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes	None
G4-PR5	Results of surveys measuring customer satisfaction	Customer satisfaction is monitored closely, using the 'net promotor score' (NPS). See Chapter 8 Customers
MATERIAL ASPECT: MARKETING COMMUNICATIONS		
G4-DMA		
G4-PR6	Sale of banned or disputed products	On this point, we follow the code of conduct of SNS REAAL: http://www.snsreaal.nl/verantwoord-ondernemen/verantwoord-ondernemen.html
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes	None
MATERIAL ASPECT: CUSTOMER PRIVACY		
G4-DMA		
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	None
MATERIAL ASPECT: COMPLIANCE		
G4-DMA		
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	None

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PRODUCT PORTFOLIO (specific aspect for financial sector)		
G4-DMA		Our sustainability policies can be found here: http://www.asnbank.nl/particulier/wat-doen-wij/waar-kiezen-we-voor/duurzaamheidsbeleid/beleidsdocumenten.html Sustainability in practice: Chapter 2 Sustainability in practice Chapter 7 Consultation and engagement Chapter 12 Staff
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	Chapter 14 Exposures: loans and other investments Appendix 1 ASN Bank's exposures Annual and interim reports of the ASN Investment Funds at http://www.asnbank.nl/particulier/wie-zijn-wij/jaarverslagen.html (in Dutch).
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	All of ASN Bank's products and services are designed to promote the sustainability of society
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	All of ASN Bank's products and services are designed to promote the sustainability of society
AUDIT (specific aspect for financial sector)		
G4-DMA		All investments are tested against the special investment criteria of ASN Bank and the underlying policy at least once every three years
ACTIVE OWNERSHIP (specific aspect for financial sector)		
G4-DMA		ASN Bank applies its own sustainable voting policy for its investment funds. Chapter 2 Sustainability in practice
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Chapter 2 Sustainability in practice
FS11	Percentage of assets subject to positive and negative environmental or social screening.	100% of our assets is screened. Chapter 2 Sustainability in practice Chapter 14 Exposures: loans and other investments