GENERAL ST	ANDARD DISCLOS	URES	
General			Reference (or Link):
Standard			References are made to the Sustainability report 2014 of ASN Bank,
Disclosures			unless reported otherwise.
STRATEGY A	ND ANALYSIS		
G4-1		Provide a statement from the most	Preface by the management board
		senior decision-maker of the	Part A Supervision
		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.	
G4-2	comprehensive	Provide a description of key impacts,	Preface by the management board
		risks, and opportunities	Chapter 16 Risk management organisation
ORGANIZAT	IONAL 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	The Hague
		headquarters.	Ŭ
G4-6		Report the number of countries where	In the Netherlands only
		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.	
G4-7		Report the nature of ownership and legal form.	Chapter 17 Corporate governance - paragraph Capital structure
G4-8		Report the markets served (including	 Savings, investment, payment products and investment
		geographic breakdown, sectors served,	management: in the Netherlands only;
		and types of customers and beneficiaries).	 sustainable finance and loans: globally
G4-9			
04-3		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	Chapter 12 Staff - paragraph In-house workforce
		by employment contract and gender.	
G4-11		Report the percentage of total	100%
		employees covered by collective	Chapter 12 Staff
		bargaining agreements.	
G4-12		Describe the organization's supply chain.	Chapter 6 Sustainable office - paragraph Supplier policy
G4-13		Report any significant changes during	Chapter 9 Shareholder - paragraph Nationalisation
		the reporting period regarding the	Chapter 17 Corporate governance - paragraph Capital structure
		organization's size, structure, ownership, or its supply chain	
G4-14		Report whether and how the	Chapter 1 Sustainability mission and objectives
		precautionary approach or principle is	Chapter 2 Sustainability in practice
		addressed by the organization.	

GENERAL ST	ANDARD DISCLOSURES	
General Standard Disclosures		Reference (or Link): References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
Disclosures		
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 I	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.	f Chapter 15 Financial results - paragraph Accounting principles for the financial results, Changes in principles, estimates and presentation
G4-23	Report significant changes from previou reporting periods in the Scope and Aspect Boundaries.	s No major changes.
STAKEHOLD	ER 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

GENERAL ST	ANDARD DISCLOS	URES	
General			Reference (or Link):
Standard			References are made to the Sustainability report 2014 of ASN Bank,
Disclosures			unless reported otherwise.
G4-27		Report key topics and concerns that	Chapter 7 Consultation and engagement
		have been raised through stakeholder	Chapter 8 Customers
		engagement, and how the organization	Chapter 9 Shareholder
		has responded to those key topics and	Chapter 10 Partnering NGOs
		concerns, including through its reporting. Report the stakeholder	Chapter 11 Society Chapter 12 Staff
		groups that raised each of the key topics	
		and concerns.	
REPORT PRO G4-28	OFILE	Departing pariod	2014
G4-28 G4-29		Reporting period	2014
G4-29 G4-30		Date of most recent previous report	9 april 2014
G4-30 G4-31		Reporting cycle	Annually
64-31		Provide the contact point for questions regarding the report or its contents.	Colophon
G4-32		a. Report the 'in accordance' option the	ASN Bank has chosen the core option.
		organization has chosen.	The GRI table is separately published on the website of ASN Bank.
		b. Report the GRI Content Index for the	External assurance by KPMG: see the Indepent assurance report
		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.	
G4-33		Report the organization's policy and	KPMG Sustainability reviewed the information selected from this
		current practice with regard to seeking	annual report. You will find the scope of the engagement and their
		external assurance for the report.	conclusions in the opinion in the independent Assurance Report.
GOVERNAN	CF		
G4-34		Report the governance structure of the	Chapter 17 Corporate Governance
		organization, including committees of	Appendix 4 Organisation
		the highest governance body. Identify	Appendix 7 Personal details
		any committees responsible for decision-	
		making on economic, environmental	
		and social impacts.	
G4-35	comprehensive	Report the process for delegating	Appendix 4 Organisation
		authority for economic, environmental	
		and social topics from the highest	
		governance body to senior executives	
		and other employees.	
G4-36	comprehensive	Report whether the organization has	Appendix 4 Organisation
		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.	

GENERAL ST	ANDARD DISCLOS	URES	
General Standard Disclosures			Reference (or Link): References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
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: • 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:• Whether and how diversity is considered• 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: • 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

	ANDARD DISCLOS		Deference (enticly)
General Standard Disclosures			Reference (or Link): References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
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.	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

General	ANDARD DISCLOS		Reference (or Link):
General Standard Disclosures			Reference (or Link): References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
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	 a. Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration: Fixed pay and variable pay: Performance-based pay Equity-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 B. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives. 	
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

GENERAL ST	ANDARD DISCLOSU	IRES	
General Standard Disclosures			Reference (or Link): References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
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

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 Constrainability report 2014 of ASN Bank, unless reported otherwise. G4-E01 Direct economic value generated and distributed - Chapter 15 financial results - For sponsoring, donations an other ways of supporting civil society and the community are chapter 11 Society. - For employee related compensation/costs see chapter 12 Staff. G4-E02 Financial inplications and other risks and due to climate change ASN Bank Climate is committed to become climate non- supportunities for the organization's activities sustainability report 2014 and ASN Bank Climate Change Issue Paper at http://www.smbank.nl/particulier/wat-doen-wij/waar-klezen-we- voor/durzaanneidsbeleid/ beleidsdocumenten.html G4-E03 Coverage of the organization's defined beent sustainability report 2014 and ASN Bank Climate Change Issue Paper at http://www.smbank.nl/particulier/wat-doen-wij/waar-klezen-we- voor/durzaanneidsbeleid/ beleidsdocumenten.html G4-E04 Financial assistance received from government Chapter 9 Shareholder - paragraph Nationalisation government G4-E04 Development and impact of infrastructure including the extent of impacts. Issue papers on our key focus areas and sectors: http://www.ashank.nl/particulier/wat-doen-wij/waar-klezen-we- voor/durzaanneidsbeleid/ beleidsdocumenten.html G4-E04 Singlificant indirect	Indicators References are made to the Sustainability report 2014 of ASN Bar unless reported otherwise. MATERIAL ASPECT: ECONOMIC PERFORMANCE CATEGORY: ECONOMIC G4-DMA Direct economic value generated and distributed - Chapter 15 financial results - For sponsoring, donations an other ways of supporting civil socia 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 change of the sustainability report 2014 and ASN Bank Climate Change Issue Pap at http://www.asnah.nl/particulier/wat-doen-wij/waar-kiezen- voor/duurzaamheidsbeleid/ beleidsdocumenten.html G4-EC3 Coverage of the organization's defined benefit (ASN Bank staff participate in the SNS pension fund. Funding ratio 110.3% as at October 31 2014. For more information see (in Dutc http://www.pensioenfondssnsreaal.nl/home.html G4-EC4 Financial assistance received from government Chapter 9 Shareholder - paragraph Nationalisation government MATERIAL ASPECT: INDIRECT ECONOMIC IMPACTS Sustainability in particie 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/ peleidsdocumenten.html G4-EC3 Significant indirect economic impacts, including the extent of impacts Chapter 10 Partnering NOSO Chapter 10 Partnering NOSO Chapter 14 Exposures: loans and	SPECIFIC STA	NDARD DISCLOSURES	
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CATEGONY: ECONOMIC MATERIAL ASPECT: ECONOMIC PRFORMANCE G4-DMA Chapter 15 financial results G4-EC1 Direct economic value generated and distributed - Chapter 15 financial results - For sponsoring, donations an 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, more information see chapter 4 Climate change of the sustainability report 2014 and ASN Bank Climate change of the an thitp://www.sensionen.html G4-EC3 Coverage of the organization's defined beenefin ASN Bank staff participate in the SNS pension fund. Funding ratio was 10.3% 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 G4-EC4 Financial results Chapter 10 Formation Society G4-EC4 Significant indirect economic impacts, including the extent of impacts Chapter 12 Sustainability in practice Chapter 11 Deartering NGOS Chapter 11 Society G4-EN4 Materials used by weight or volume Annex 3 Sustainability performance of the office G4-EN4 Materials used by weight or volume	CATEGORY: ECONOMIC MATERIAL ASPECT: ECONOMIC CERFORMANCE G4-DMA Chapter 15 financial results G4-EC1 Direct economic value generated and distributed Chapter 15 financial results - For sponsoring, donations an other ways of supporting civil soci 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 20 at http://www.ashank.nl/particulier/wat-doen-wij/waar.kiezen- voor/duurzaamheidsbeleid/ beleidsdocumenten.html G4-EC3 Coverage of the organization's defined benefit ASN Bank staff participate in the SNS pension fund. Funding ratio 110,3% as at October 31 2014. For more information see (in Dutc http://www.spensioenfondssnsreaal.nl/home.html G4-EC4 Financial assistance received from government Chapter 9 Shareholder - paragraph Nationalisation government MATERIAL ASPECT: INDIRCT ECONOMIC IMPACTS Essue papers on our key focus areas and sectors: investments and services supported G4-EC3 Significant indirect economic impacts, including the extent of impacts Chapter 10 Partnering NOS0 Chapter 11 Stociety Chapter 10 Partnering NOS0 Chapter 14 Spocies: loans and other investments G4-EC4 Materials used by weight or volume Annex 3 Sustainability performance of the off	Indicators		
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		G4-FN5		Annex 3 Sustainability performance of the office
	G4-EINO REduction of energy consumption Chapter 6 Sustainable office			
Chapter 6 Sustainable office		G4-EN0	Reduction of energy consumption	Chapter 6 Sustainable office

SPECIFIC STAI	NDARD DISCLOSURES	
DMA and	Description	Reference (or Link):
Indicators		References are made to the Sustainability report 2014 of ASN Bank,
		unless reported otherwise.
MATERIAL AS	PECT: 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 AS	SPECT: BIODIVERSITY	
G4-DMA		Biodiversity is one of three pillars of the sustainability policy of the
0.2		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
	PECT: EMISSIONS	
G4-DMA		
G4-EN15	Direct greenhouse gas (GHG) emissions	Annex 3 Sustainability performance of the office
OF EITIO	(Scope 1)	Annex 5 Sustainability performance of the office
G4-EN16	Energy indirect greenhouse gas (GHG)	Annex 3 Sustainability performance of the office
	emissions (Scope 2)	
G4-EN17	Other indirect greenhouse gas (GHG)	Annex 3 Sustainability performance of the office
	emissions (Scope 3)	
G4-EN18	Greenhouse gas (GHG) emissions intensity	Annex 3 Sustainability performance of the office
	PECT: PRODUCTS AND SERVICES	
G4-DMA		
G4-EN27	Extent of impact mitigation of environmental	Chapter 4 Climate change: ASN Bank uses climate selection criteria for
	impacts of products and services	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 AS	PECT: COMPLIANCE	
G4-DMA		
G4-EN29	Monetary value of significant fines and total	No environmental fines.
	number of non-monetary sanctions for non-	
	compliance with environmental laws and	
	regulations	
G4-DMA	PECT: OVERALL	
G4-DMA G4-EN31	Total any ison montal anatostical any diffe	Chanter & Susteinable office
G4-EN31	Total environmental protection expenditures and investments by type	Chapter 6 Sustainable office Annex 3 Sustainability performance of the office
	and investments by type	Annex 5 Sustainability performance of the office

SPECIFIC ST	ANDARD DISCLOSURES	
DMA and	Description	Reference (or Link):
Indicators		References are made to the Sustainability report 2014 of ASN Bank, unless reported otherwise.
	CAT	
		EGORY: SOCIAL
MATERIAL		R PRACTICES AND DECENT WORK
	SPECT: EMPLOYMENT	
G4-DMA		
G4-LA2		All benefits/employment conditions are available both to full-time and to part-time employees.
	are not provided to temporary or part-time employees, by significant locations of	and to part-time employees.
	operation	
G4-LA3	Return to work and retention rates after	In 2014, three female employees took a parental leave. All three
	parental leave, by gender	returned to work after their leave.
MATERIAL A	SPECT: LABOR/MANAGEMENT RELATIONS	
G4-DMA		
G4-LA4	Minimum notice periods regarding	The notice periods are laid down in the collective bargaining
	operational changes, including whether these	
	are specified in collective agreements	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 A	SPECT: OCCUPATIONAL HEALTH AND SAFETY	
G4-DMA		
G4-LA5	Percentage of total workforce represented in	100%. The health and safety committee of SNS Reaal represents the
	formal joint management-worker health and	total workforce of SNS Reaal, including the workforce of the ASN
	safety committees that help monitor and	Bank.
	advise on occupational health and saftey	
	programs	
G4-LA8	Health and safety topics covered in formal	Laid down in the collective bargaining agreement of SNS Reaal.
	agreements with trade unions	
MATERIAL A	SPECT: TRAINING AND EDUCATION	
G4-DMA		
G4-LA10	Programs for skills management and lifelong	Chapter 12 Staff - paragraph Remuneration, objectives, competencies
	learning that support the continued	and development
	employability of employees and assist them in	
	managing career endings	
G4-LA11	Percentage of employees receiving regular	100%. All employees receive reviews on their performance and caree
	performance and career development	development from their manager as part of the yearly planning-
	reviews, by gender and by employee category	
MATERIAL A	SPECT: DIVERSITY AND EQUAL OPPORTUNITY	
G4-DMA		
G4-LA12	Composition of governance bodies and	Chapter 12 Staff - paragraph In-house workforce
	breakdown of employees per employee	Annex 7 Personal details
	category according to gender, age group,	
	minority group membership, and other	
	indicators of diversity	

SPECIFIC STA	NDARD DISCLOSURES	
DMA and	Description	Reference (or Link):
Indicators		References are made to the Sustainability report 2014 of ASN Bank,
		unless reported otherwise.
MATERIAL AS	SPECT: EQUAL REMUNERATION FOR WOMEN A	ND MEN
G4-DMA		
G4-LA13	Ratio of basic salary and remuneration of	Women and men with equal work experience, level and potential are
	women to men by employee category, by	rewarded equally. Different salary level for equivalent functions may
	significant locations of operation	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 AS	SPECT: LABOR PRACTICES GRIEVANCE MECHAN	IISMS
G4-DMA		
G4-LA16	Number of grievances about labor practices	A grievance mechanism for labor practices is laid down in the
	filed, addressed, and resolved through formal	collective bargaining agreement of SNS Reaal.
	grievance mechanisms	
	SUB-CATEG	ORY: HUMAN RIGHTS
MATERIAL AS	SPECT: 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	All our (potential) investments are screened on human rights. See
	investment agreements and contracts that	also:
	include human rights clauses or that	Chapter 2 Sustainability in practice
	underwent human rights screening	
	SPECT: NON-DISCRIMINATION	
G4-DMA		
G4-HR3	Total number of incidents of discrimination	In this respect, ASN Bank follows the code of conduct for SNS REAAL
	and corrective actions taken	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-CA	TEGORY: SOCIETY
MATERIAL AS	SPECT: LOCAL COMMUNITIES	
G4-DMA		
FS13	Access points in low-populated or	All products are fully available in the Netherlands through the
	economically disadvantaged areas by type.	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	All products can be requested and managed through the Internet.
	services for disadvantaged people.	The ASN Bank website offers a text-to-speech function for the visually
		impaired.

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	MATERIAL ASPECT: GRIEVANCE MECHANISMS FOR IMPACTS ON SOCIETY G4-DMA G4-SO11 Number of grievances about impacts on none	MATERIAL ASPECT: GRIEVANCE MECHANISMS FOR IMPACTS ON SOCIETY G4-DMA G4-SO11 Number of grievances about impacts on society filed, addressed, and resolved through			
	G4-DMA Number of grievances about impacts on none	G4-DMA Number of grievances about impacts on society filed, addressed, and resolved through none		compliance with laws and regulations	
	G4-DMA Image: G4-SO11 Number of grievances about impacts on none	G4-DMA Number of grievances about impacts on society filed, addressed, and resolved through none			
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	G4-SO11 Number of grievances about impacts on none	G4-SO11 Number of grievances about impacts on society filed, addressed, and resolved through			
		society filed, addressed, and resolved through		Number of grievances about impacts on	none
	society med, dudressed, and resolved through				
society filed addressed and resolved through	formal grievance mechanisms				
	Tormar Birevariae medianisms				

DMA and IndicatorsDescriptionReference (or Link): References are made to the Sustainability r unless reported otherwise.SUB-CATEGORY: PRODUCT RESPONSIBILITYMATERIAL ASPECT: PRODUCT AND SERVICE LABELINGG4-DMAChapter 8 Customers We participate in a program called 'Bank vo http://www.bankvoordeklas.nl/, in which c are given basic financial education.G4-PR3Type 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 requirementsAll products are labelled in accordance with requirements.G4-PR4Total number of incidents of non-compliance with regulations and voluntary codesNone	oor de klas', children in primary school
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 and percentage of significant product and service to such information requirements All products are labelled in accordance with requirements G4-PR4 Total number of incidents of non-compliance with regulations and voluntary codes None	oor de klas', children in primary school
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MATERIAL ASPECT: PRODUCT AND SERVICE LABELINGG4-DMAChapter 8 Customers We participate in a program called 'Bank ve http://www.bankvoordeklas.nl/, in which c are given basic financial education.G4-PR3Type 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 requirementsG4-PR4Total number of incidents of non-compliance with regulations and voluntary codes	children in primary school
G4-DMAChapter 8 Customers We participate in a program called 'Bank ve http://www.bankvoordeklas.nl/, in which c are given basic financial education.G4-PR3Type 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 requirementsAll products are labelled in accordance with requirements.G4-PR4Total number of incidents of non-compliance 	children in primary school
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G4-PR4Total number of incidents of non-compliance with regulations and voluntary codesNone	h the regulatory
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and percentage of significant product and service categories subject to such information requirementsG4-PR4Total number of incidents of non-compliance with regulations and voluntary codesNone	
Service categories subject to such information requirements G4-PR4 Total number of incidents of non-compliance with regulations and voluntary codes	
G4-PR4 Total number of incidents of non-compliance with regulations and voluntary codes	
G4-PR4 Total number of incidents of non-compliance with regulations and voluntary codes	
with regulations and voluntary codes	
with regulations and voluntary codes	
concerning product and service information	
and labeling, by type of outcomes	
G4-PR5 Results of surveys measuring customer Customer satisfaction is monitored closely,	using the 'net promotor
satisfaction score' (NPS).	, using the net promotor
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 condu	
http://www.snsreaal.nl/verantwoord-onde	ernemen/ verantwoord-
ondernemen.html	
G4-PR7 Total number of incidents of non-compliance None	
with regulations and voluntary codes	
concerning marketing communications,	
including advertising, promotion, and	
sponsorship, by type of outcomes	
MATERIAL ASPECT: CUSTOMER PRIVACY	
G4-DMA	
G4-PR8 Total number of substantiated complaints None	
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and	
G4-PR8 Total number of substantiated complaints None	
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data None MATERIAL ASPECT: COMPLIANCE Value Value	
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data None MATERIAL ASPECT: COMPLIANCE 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- None	
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data None MATERIAL ASPECT: COMPLIANCE	
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 G4-PR9 Monetary value of significant fines for non- None	

SPECIFIC ST	ANDARD DISCLOSURES		
DMA and	Description	Reference (or Link):	
Indicators		References are made to the Sustainability report 2014 of ASN Bank,	
		unless reported otherwise.	
PRODUCT PO	ORTFOLIO (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	Chapter 14 Exposures: loans and other investments	
	by specific region, size (e.g. micro/SME/large)	Appendix 1 ASN Bank's exposures	
	and by sector.	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	All of ASN Bank's products and services are designed to promote the	
	designed to deliver a specific social benefit for	sustainability of society	
	each business line broken down by purpose.		
FS8	Monetary value of products and services	All of ASN Bank's products and services are designed to promote the	
	designed to deliver a specific environmental	sustainability of society	
	benefit for each business line broken down by		
	purpose.		
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	Chapter 2 Sustainability in practice	
	the institution's portfolio with which the		
	reporting organization has interacted on		
	environmental or social issues.		
FS11	Percentage of assets subject to positive and	100% of our assets is screened.	
	negative environmental or social screening.	Chapter 2 Sustainability in practice	
		Chapter 14 Exposures: loans and other investments	