



GRI content index

Statement of use	Vdk bank has reported in accordance with the GRI Standards for the period 01/01/2024 to 31/12/2024.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	None

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO
			Requirement(s) omitted	Reason	Explanation	
General disclosure						
GRI 2: General Disclosures 2021	2-1 Organizational details	vdk bank Naamloze vennootschap Keizer Karelstraat 15, 9000 Gent Belgie see 'jaarrekening': https://www.nbb.be/nl/balanscentrale	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.			
	2-2 Entities included in the organization's sustainability reporting	vdk bank nv				
	2-3 Reporting period, frequency and contact point	annual 01/01/2024 to 31/12/2024 same as for financial reporting see 'jaarrekening': https://www.nbb.be/nl/balanscentrale				
	2-4 Restatements of information	None				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-5 External assurance	None				
	2-6 Activities, value chain and other business relationships	Financial sector see 'jaarverslag: 2. Activiteiten vdk bank' see 'de weg van ons geld: 2.3. Brug tussen klanten en duurzaamheid - diensten en producten'				
	2-7 Employees	see 'jaarverslag: 4. Personeel' see 'jaarrekening: SOCIALE BALANS ' see 'jaarrekening: TABEL VAN HET PERSONEELSVERLOOP TIJDENS HET BOEKJAAR'				
	2-8 Workers who are not employees	see: 'jaarrekening: SOCIALE BALANS, UITZENDKRACHTEN EN TER BESCHIKING VAN DE ONDERNEMING GESTELDE PERSONEN'				
	2-9 Governance structure and composition	see 'jaarverslag: 4. Personeel, 10. Corporate Governance en 12. Bestuursorganen'	c)	Confidentiality constraints	private information	
	2-10 Nomination and selection of the highest governance body	see 'jaarverslag: 10. Corporate governance en 11. Benoemingen' see 'pijler 3: 16. Beloningsbeleid'				
	2-11 Chair of the highest governance body	see 'pijler 3: 16.2.2. Governance en 16.2.3. Beloningsbeleid identified staff' see 'jaarverslag: 11. Benoemingen'				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-12 Role of the highest governance body in overseeing the management of impacts	see 'jaarverslag: 10. Corporate governance				
	2-13 Delegation of responsibility for managing impacts	see 'pijler 3: 3. Governance bestuursmandaten, 4.2. Organisatie risicobeheer en 4.4.8. ESG-risico's'				
	2-14 Role of the highest governance body in sustainability reporting	see 'jaarverslag: 5. Duurzaamheid' see 'report PRB: 5.1. Governance structure'				
	2-15 Conflicts of interest	see 'pijler 3: 16.1. Rol van het Benoeming- en remuneratiecomité in het beloningsbeleid' see 'jaarverslag: Corporate Governance d: Beloningsbeleid'				
	2-16 Communication of critical concerns	none				
	2-17 Collective knowledge of the highest governance body		all	Information unavailable/incomplete	none existing	
	2-18 Evaluation of the performance of the highest governance body		all	Information unavailable/incomplete	none existing	

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-19 Remuneration policies	see 'jaarverslag: 4. Personeel, 11. Benoemingen en Corporate Governance d: Beloningsbeleid'				
	2-20 Process to determine remuneration	see 'jaarverslag: 4. Personeel, 11. Benoemingen en Corporate Governance d: Beloningsbeleid'				
	2-21 Annual total compensation ratio	The annual total compensation ratio is 2,25. The change in annual total compensation ratio is 0,81. Both figures are calculated as described in the standard.				
	2-22 Statement on sustainable development strategy	see 'jaarverslag: 5. Duurzaamheid'				
	2-23 Policy commitments	see 'Jaarverslag: 6. Strategisch plan' see 'jaarverslag: Corporate governance: beschrijving van de beleidsstructuur in vdk bank'				
	2-24 Embedding policy commitments	see 'code voor duurzaam en ethisch bankieren'				
	2-25 Processes to remediate negative impacts	see 'code voor duurzaam en ethisch bankieren'				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-26 Mechanisms for seeking advice and raising concerns				not material	
	2-27 Compliance with laws and regulations	“There are no significant instances of non-compliance with laws and regulations.”				
	2-28 Membership associations	Febelfin, Global Alliance for Banking on Values, Sustainable Banking Coalition				
	2-29 Approach to stakeholder engagement	see ‘report vdk bank’s double materiality assesement’				
	2-30 Collective bargaining agreements	see ‘jaarverslag: 4. Personeel’ see ‘jaarrekening: SOCIALE BALANS ‘				
Material topics						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	see ‘vdk bank’s DMA: Methodology: Step 1: IRO Identification, Step 2: Stakeholder Groups Identification en Step 4: Materiality calculation’	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.			
	3-2 List of material topics	see ‘vdk bank’s DMA: Materiality outcome’				
Economic performance						
GRI 3: Material Topics 2021	3-3 Management of material topics	see ‘PRB report 2024: 2.2 Targetsetting’				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	see 'jaarverslag – 3: Financiële resultaten'				
	201-2 Financial implications and other risks and opportunities due to climate change	"see 'pijler 3 – 4.4.8: ESG-risico's' see 'vdk bank code voor duurzaam en ethisch bankieren – 3: ESG-benadering voor overheden en door overheden gecontroleerde bedrijven' see 'vdk bank code voor duurzaam en ethisch bankieren – 4: ESG-benadering voor beleggen en kredietverlening aan bedrijven: een drievoudige filter' see 'jaarverslag – 5.c.: strijd tegen klimaatopwarming'"				
Market presence						
	202-2 Proportion of senior management hired from the local community	100%				
Indirect economic impacts						
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	https://www.vdk.be/nl/kredietaanpak-en-kredietportefeuille				
Procurement practices						
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	see 'vdk bank code voor duurzaam en ethisch bankieren – 6: Gedragscode voor leveranciers en partners'				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
Anti-corruption						
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	100%				
	205-2 Communication and training about anti-corruption policies and procedures	see 'jaarverslag – 4: Personeel'				
	205-3 Confirmed incidents of corruption and actions taken	0				
Anti-competitive behavior						
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	0				
Tax						
GRI 207: Tax 2019	207-1 Approach to tax	see 'jaarverslag – 3: Financiële resultaten'				
	207-2 Tax governance, control, and risk management	see 'jaarverslag – 3: Financiële resultaten'				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
GRI 207: Tax 2019	207-3 Stakeholder engagement and management of concerns related to tax	None				
	207-4 Country-by-country reporting	None				
Energy						
GRI 302: Energy 2016	302-1 Energy consumption within the organization	see 'jaarverslag 5c: Strijd tegen klimaatopwarming'				
	302-2 Energy consumption outside of the organization	see 'jaarverslag 5c: Strijd tegen klimaatopwarming' - see 'jaarverslag 5d: duurzame producten'				
	302-3 Energy intensity	see 'jaarverslag 5c: Strijd tegen klimaatopwarming'				
	302-4 Reduction of energy consumption	see 'jaarverslag 5c: Strijd tegen klimaatopwarming'				
Emissions						
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	see 'jaarverslag 5c: Strijd tegen klimaatopwarming'				
	305-2 Energy indirect (Scope 2) GHG emissions	see 'jaarverslag 5c: Strijd tegen klimaatopwarming'				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
GRI 305: Emissions 2016	305-3 Other indirect (Scope 3) GHG emissions	see 'jaarverslag 5c: Strijd tegen klimaatopwarming'				
	305-4 GHG emissions intensity	see 'jaarverslag 5c: Strijd tegen klimaatopwarming'				
	305-5 Reduction of GHG emissions	see 'jaarverslag 5c: Strijd tegen klimaatopwarming'				
Supplier environmental assessment						
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	see 'vdk bank code voor duurzaam en ethisch bankieren – 7: Gedragscode voor leveranciers en partners'				
	308-2 Negative environmental impacts in the supply chain and actions taken	see 'vdk bank code voor duurzaam en ethisch bankieren – 4: ESG-benadering voor beleggen en kredietverlening aan bedrijven: een drievoudige filter'				
Employment						
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	see 'jaarverslag – 4: Personeel'				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	none				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
Labor/management relations						
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice peri- ods regarding operational changes	N/A				
Occupational health and safety						
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	see 'jaarverslag – 4: Personeel'				
	403-2 Hazard identifica- tion, risk assessment, and incident investigation	see 'jaarverslag – 4: Personeel'				
	403-3 Occupational health services	see 'jaarverslag – 4: Personeel'				
	403-4 Worker participation, consultation, and commu- nication on occupational health and safety	see 'jaarverslag – 4: Personeel'				
	403-5 Worker training on occupational health and safety	see 'jaarverslag – 4: Personeel'				
	403-6 Promotion of worker health	see 'jaarverslag – 4: Personeel'				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
GRI 403: Occupational Health and Safety 2018	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	see 'jaarverslag – 4: Personeel'				
Training and education						
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	see 'jaarverslag – 4: Personeel'				
	404-2 Programs for upgrading employee skills and transition assistance programs	see 'jaarverslag – 4: Personeel'				
	404-3 Percentage of employees receiving regular performance and career development reviews	see 'jaarverslag – 4: Personeel'				
Diversity and equal opportunity						
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	see 'jaarverslag – 4: Personeel'				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
Non-discrimination						
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	0				
Public policy						
GRI 3: Material Topics 2021	3-3 Management of material topics	0				
GRI 415: Public Policy 2016	415-1 Political contributions	none				
Marketing and labeling						
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	https://www.vdk.be/nl/wettelijke-documenten				
	417-2 Incidents of non-compliance concerning product and service information and labeling	0				
	417-3 Incidents of non-compliance concerning marketing communications	0				

GRI standard/ other source	Disclosure	Location	Omission			GRI sector standard REF. NO.
			Requirement(s) omitted	Reason	Explanation	
Customer privacy						
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	0				



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