

2021 NIBC SASB INDEX

About this report

NIBC publishes a Sustainability Accounting Standards Board (SASB) Index to provide structured ESG information determined by SASB to be material for commercial banks. Therefore we create transparency for our stakeholders across the key sustainability dimensions of economic, ecological, and social performance.

NIBC also embeds other indexes in our disclosures for other widely used ESG frameworks such as GRI, TCFD, UN Global Compact and UN Principles for Responsible Banking.

Where to find more information

Additional information on our financial and non-financial performance is reported in NIBC's Annual Report, GRI Content Index, Pillar III report, TCFD Report and other disclosures. Additional information regarding NIBC's corporate governance and sustainability policies are available on our website.

Reports:

Annual Report: nibc.com/about-nibc/investor-relations/annual-reports/

Pillar III: nibc.com/about-nibc/investor-relations/annual-reports/

NACE supplement: nibc.com/about-nibc/investor-relations/annual-reports/

Sustainability Report: nibc.com/about-nibc/sustainability/

UN Global Compact COP: nibc.com/about-nibc/sustainability/

Equator Principles: nibc.com/about-nibc/sustainability/

Modern Slavery Statement: nibc.com/about-nibc/sustainability/

TCFD Report: nibc.com/about-nibc/sustainability

Policies:

Corporate Governance Policies: nibc.com/about-nibc/corporate-governance/

Sustainability Policies: nibc.com/about-nibc/sustainability/sustainability-governance/

Feedback Appreciated

Your feedback on our ESG disclosures is appreciated.

If you have any questions, can't find something, prefer that we begin to report an aspect that we haven't or have feedback that you would like to share, please contact us at csr@nibc.com or use the contact details available on our corporate website www.nibc.com

Sustainability Accounting Standards Board (SASB) Index

Disclosure Topic	Accounting Metric	Code	Disclosure reference
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB550a.1	NIBC is not categorised as a globally systemic important bank.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB550a.2	NIBC Risk Management disclosures: 2021 NIBC Holding Annual Report: - Value Creation & strategy, p21-26 - Risk Management, p58-88 2021 NIBC Pillar III Report 2021 NIBC Sustainability Report 2021 NIBC TCFD Report
Incorporation of ESG Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB410a.1	2021 NIBC Holding Annual Report, Risk Management, p58-88 2021 NIBC Pillar III Report 2021 NIBC TCFD Report
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB4101a.2	2021 NIBC Holding Annual Report, Sustainability, p46-51 2021 NIBC TCFD Report 2021 NIBC Sustainability Report NIBC Sustainability Framework
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB230a.1	2021 NIBC Holding Annual Report - Data Privacy & Security p55
	Description of approach to identifying and addressing data security risks	FN-CF230a.2	2021 NIBC Holding Annual Report, p49-50, 55, 89, 103-104 2021 NIBC Sustainability Report NIBC Corporate Information Security Policy NIBC Data Protection Policy
Financial Inclusion and Capacity Building	-(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB240a.1	Not relevant. These activities are outside of the asset classes served by NIBC
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB240a.2	Not relevant. These activities are outside of the asset classes served by NIBC
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB240a.3	Not relevant. Unlike most commercial banks, NIBC does not offer current account (checking accounts) or transaction banking services
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB240a.4	2021 NIBC Holding Annual Report, - Financial Education p56-57 - Risk governance and arrears management, p63-64
Business Ethics	Total amount of monetary losses as a result of legal proceedings	FN-CB-	Not material. 2021 NIBC Holding Annual Report, - Claims, investigations, litigation or other proceedings p250-1
	Description of whistleblower policies and procedures	FN-CB510a.2	2021 NIBC Holding Annual Report, Anti-corruption, p49 Culture & Business Ethics, p53 2021 NIBC Sustainability Report NIBC Whistleblower Policy NIBC Complaints Procedure