

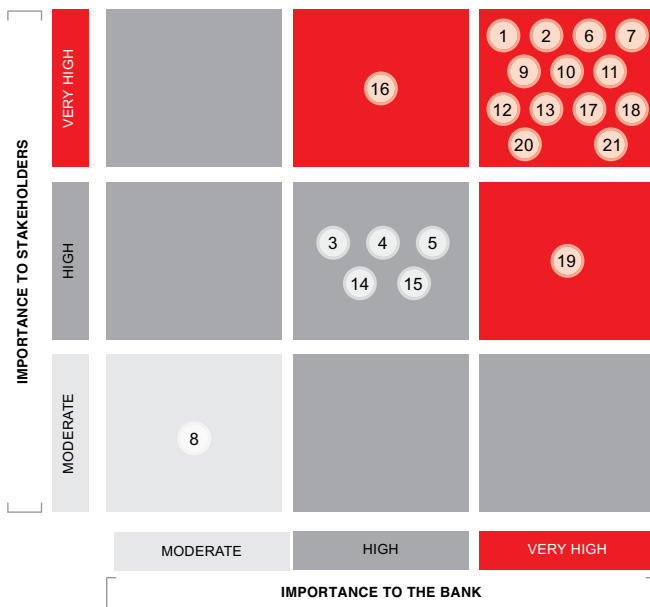
MATERIALITY

Material Aspects

We regard an aspect to be important or material if it substantively affects the Bank's ability to create value over the short, medium and long-term. Relevance and significance thus determine materiality, with significance taking account of both the magnitude of the impact as well as its probability of occurrence.

An aspect can be important from two different perspectives, namely, the Bank and its stakeholders. This is depicted through a two-dimensional materiality matrix shown below:

Materiality Matrix



Rating of Material Aspects

No. Aspect	GRI Indicator	Importance to the Bank	Importance to Stakeholders
Economic			
1. Economic performance	G4-EC1	■	■
2. Market presence	G4-EC6	■	■
3. Indirect economic impact	G4-EC7	■	■
Environment			
4. Energy	G4-EN3	■	■
5. GHG emissions	G4-EN15 G4-EN16 G4-EN17	■	■
Social			
6. Employment	G4-LA1 G4-LA2 G4-LA3	■	■
7. Labour management relations	G4-LA4	■	■
8. Occupational health and safety	G4-LA6	■	■
9. Training and education	G4-LA9 G4-LA10 G4-LA11	■	■
10. Diversity and equal opportunity	G4-LA12	■	■
11. Equal remuneration for women and men	G4-LA13	■	■
12. Labour practices grievance mechanisms	G4-LA16	■	■
13. Non-discrimination	G4-HR3	■	■
14. Freedom of association and collective bargaining	G4-HR4	■	■
15. Human rights grievance mechanisms	G4-HR12	■	■
16. Local communities	G4-SO1	■	■
17. Anti-corruption	G4-SO3	■	■
18. Compliance	G4-SO8	■	■
19. Product and service labelling	G4-PR3 G4-PR5	■	■
20. Marketing communications	G4-PR7	■	■
21. Customer privacy	G4-PR8	■	■

Very High ■ High ■ Medium ■