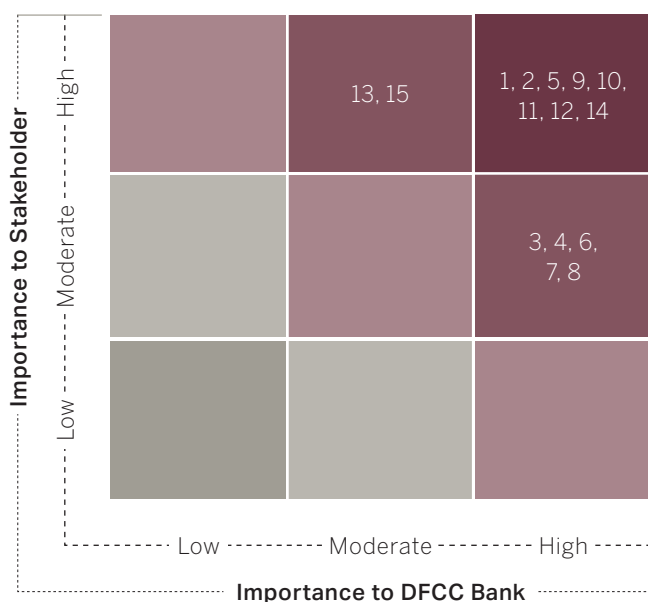


# Materiality

Material issues represent the issues that have the most impact on our ability to create value in the short, medium, and long term. Our material issues are determined through an analysis of the changes in the macro environment. These aspects are deemed material if they are both relevant and significant to our stakeholders and to the Bank.

## Materiality matrix

In our materiality analysis, we determine aspects that are of importance to our stakeholders and to the Bank with respect to our economic, social, and environmental agenda for sustainable value creation. These have been mapped on the GRI Standards two-dimensional matrix.



| No. | Category/Topic            |
|-----|---------------------------|
| 1.  | Economic performance      |
| 2.  | Market presence           |
| 3.  | Indirect economic impacts |
| 4.  | Procurement practices     |
| 5.  | Anti-corruption           |
| 6.  | Energy                    |
| 7.  | Emissions                 |
| 8.  | Environmental compliance  |
| 9.  | Employment                |
| 10. | Training and education    |
| 11. | Non-discrimination        |
| 12. | Local communities         |
| 13. | Marketing and labelling   |
| 14. | Customer privacy          |
| 15. | Socio-economic compliance |

## Management approach

By engaging effectively with stakeholders, we can map a portfolio of strategies. The careful execution of these strategies can lead the Bank to generate and deliver value to its stakeholders and derive value accordingly. This process helps to achieve the strategic goal of certifying the sustainability of the operations of the Bank. It also helps to establish strong relationships with customers, empower employees with mutually rewarding careers, generate steady returns for investors, establish mutually beneficial and profitable partnerships with partners, and act responsibly towards society and the environment.

The Management Discussion and Analysis section that follows discusses the initiatives the Bank has undertaken during the period under review in further detail.



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