

Material topics and classification of GRI Standards (GRI 102-47)

Material topics 2018	Corresponding GRI Standards	Internal	External
Employer attractiveness	401 Employment	X	
	403 Occupational health and safety	X	
	404 Training and education	X	
	407 Freedom of association and collective bargaining	X	
Contribution to the regulatory framework	415 Public policy		X
Environmental impact of operations	302 Energy	X	
	305 Emissions	X	X
Corporate Responsibility ratings and reporting	102 General disclosures (102-44)	X	X
Protection of data privacy and data security	418 Customer privacy		X
Diversity and equal opportunity	405 Diversity and equal opportunity	X	
	406 Non-discrimination	X	
Financial inclusion	203 Indirect economic impacts		X
Holistic risk management	Sustainable Finance		X
Social commitment	203 Indirect economic impacts		X
Integrity and compliance	307 Environmental compliance	X	
	419 Socio-economic compliance	X	
	205 Anti-corruption	X	
	406 Non-discrimination	X	
Sustainable procurement	308 Supplier environmental assessment		X
	414 Supplier social assessment		X
	406 Non-discrimination		X
	407 Freedom of association and collective bargaining		X
Sustainable investments and capital market products	Sustainable Finance		X
	Sustainable Finance SF1		X
	Sustainable Finance SF2		X
	Sustainable Finance SF3		X
	Sustainable Finance SF4		X
Sustainability effects in lending	Sustainable Finance		X
	Sustainable Finance SF1		X
	Sustainable Finance SF2		X
Sustainability criteria in Bank's own investments	Sustainable Finance SF3		X
Reference to sustainability in remuneration	102 General disclosures (102-35)	X	
Stakeholder dialogue	102 General disclosures (102-42, 102-43, 102-44)	X	X
Transparency and fairness in customer relations	417 Marketing and labeling		X