

The Bank identifies material aspects which impact the Bank and its stakeholders on a priority basis, with a practical approach to integrated value creation.

It is not practicable to address all possible issues that may have a bearing, on the Bank's activities. We therefore address only the aspects that are material. An aspect is deemed to be 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, while

taking significant 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, that of the Bank and its stakeholders. Through an effective stakeholder engagement process we identify the topics material to the Bank. This is depicted through a two-dimensional materiality matrix shown below:

Due to the materiality assessment done by the Bank, there are some changes in Material topics from the previous year.

All the Material Aspects are identified in the process for defining report content.

Topics	Topic – Specific Disclosure	The Importance to Bank	The Importance to Stakeholders
Economic			
1. Economic Performance	201-1	Very High	Very High
	201-3	Very High	Very High
2. Market Presence	202-2	High	Moderate
Environmental			
3. Energy	302-1	High	High
Social			
4. Employment	401-1	Very High	Very High
	401-2	Very High	Very High
	401-3	Very High	Moderate
5. Labour/Management Relations	402-1	High	High
6. Training and Education	404-1	Very High	Very High
	404-2	Very High	Very High
	404-3	High	Very High
7. Diversity and Equal Opportunity	405-1	High	High
	405-2	Very High	Very High
8. Marketing and Labelling	417-1	Very High	High
9. Customer Privacy	418-1	Very High	Very High

MATERIALITY MATRIX

