

## ANNEX 4: MATERIALITY MAPPING

Aspect	Significance to Bank's Operations	Aspect Boundary					Materiality	
		Internal		External			To the Bank	To the Stakeholder
		Sri Lanka	Bangladesh	Customers	Communities	Suppliers		
<b>Economic</b>								
1. Economic performance	High	★	★				High	High
2. Market presence	High	★					High	High
3. Indirect economic impacts	Moderate			★			Moderate	High
4. Procurement practices	Moderate	★					Moderate	Moderate
<b>Environmental</b>								
5. Materials	Moderate	★					Moderate	Low
6. Energy	Moderate	★	★				High	Moderate
7. Water	Low							
8. Biodiversity	Low							
9. Emissions	Moderate	★						
10. Effluents and waste	Moderate	★				★	Low	Moderate
11. Products and services	Moderate			★			Moderate	Moderate
12. Compliance	Low							
13. Transport	Low							
14. Overall	Low							
15. Supplier environmental assessment	Moderate					★	Moderate	Low
16. Environmental grievance mechanisms	Low							
<b>Social: Labour Practices and Decent Work</b>								
17. Employment	High	★	★				High	High
18. Labour/management relations	High	★	★			★	High	High
19. Occupational health and safety	Moderate	★	★				Moderate	Moderate
20. Training and education	High	★	★				High	High
21. Diversity and equal opportunity	High	★	★				High	High
22. Equal remuneration for women and men	High	★	★				High	High
23. Supplier assessment for labour practices	High					★	High	Low
24. Labour practices grievance mechanisms	High	★	★				High	High
<b>Social: Human Rights</b>								
25. Investment	Moderate	★					Moderate	High
26. Non-discrimination	High	★	★				High	High
27. Freedom of association and collective bargaining	High	★	★				High	High
28. Child labour	High	★	★				High	High
29. Forced or compulsory labour	High	★	★				High	High
30. Security practices	High	★	★				High	High
31. Indigenous rights	Low							
32. Assessment	Moderate	★	★				Moderate	Moderate
33. Supplier human rights assessment	High					★	High	High
34. Human rights grievance mechanisms	High	★	★				High	High

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<b>Social: Society</b>								
35. Local communities	Moderate	★			★		Moderate	Moderate
36. Anti-corruption	High	★					High	High
37. Public policy	Low							
38. Anti-competitive behaviour	Low							
39. Compliance	High	★	★	★		★	High	High
40. Supplier assessment for impacts on society	Moderate					★	High	Low
41. Grievance mechanisms for impacts on society	Low							
<b>Social: Product Responsibility</b>								
42. Customer health and safety	Low							
43. Product and service labelling	High	★	★				High	High
44. Marketing communications	High	★	★				High	High
45. Customer privacy	High	★	★				High	High
46. Compliance	High	★	★				High	High
47. Product portfolio	High	★	★				High	Moderate
48. Audit	High	★	★				High	High
49. Active ownership	Low							
<b>Other Topics</b>								
50. Bank's CSR activities	Moderate				★		Moderate	Moderate
51. Financial literacy	Moderate				★		Moderate	Moderate
52. Risk management	High	★	★				High	High
53. Innovation	High	★					High	High
54. Channel migration	High	★	★				High	High
55. Business Continuity	High	★	★				High	High

There were neither material restatement of information provided in earlier reports nor any material change in the scope nor in the aspect boundaries of the report with regard to reporting on sustainability impacts of the Bank.