

# ANNEX 4: GRI CONTENT INDEX

GRI Standard/Disclosure	Page No.	Report commentary title
<b>GRI 102: General Disclosures 2016</b>		
<b>Organisational profile</b>		
102-1 Name of the organisation	6	About the Bank
102-2 Activities, brands, products and services	174	Principal business activities
102-3 Location of headquarters	Inner back cover	
102-4 Location of operations	6	About the Bank
102-5 Ownership and legal form	Inner back cover	
102-6 Markets served	6	About the Bank
102-7 Scale of the organisation	6 and 7	About the Bank, A snapshot of the Bank's profile
102-8 Information on employees and other workers	94	Winning team
102-9 Supply chain	82	Suppliers and business partners
102-10 Significant changes to the organisation and its supply chain	5	Report boundary
102-12 External initiatives	84	Supporting policy formulation
102-13 Membership of associations	84	Supporting policy formulation
<b>Strategy</b>		
102-14 Statement from senior decision-maker	16	Chairman's Statement
102-15 Key impacts, risks, and opportunities	154	Managing Risk: An overview
<b>Ethics and integrity</b>		
102-16 Values, principles, standards, and norms of behaviour	90	Brand values
102-17 Mechanisms for advice and concerns about ethics	126	Ethics and Good Governance
<b>Governance</b>		
102-18 Governance structure	108	
102-19 Delegating authority	32	Management approach
102-22 Composition of the highest governance body and its committees	109 to 113	A proficient Board/Board subcommittees
102-23 Chair of the highest governance body	24	Board of Directors
102-24 Nominating and selecting the highest governance body	129	Board nomination committee report
102-25 Conflicts of interest	352	Dealing with conflicts of interest
102-35 Remuneration policies	116	Directors' and executive remuneration
102-36 Process for determining remuneration	116	Directors' and executive remuneration
<b>Stakeholder engagement</b>		
102-40 List of stakeholder groups	31	How we connect with stakeholder groups
102-41 Collective bargaining agreements	429	Our sustainability footprint
102-42 Identifying and selecting stakeholders	30	Connecting with stakeholders
102-43 Approach to stakeholder engagement	31	How we connect with stakeholder groups
102-44 Key topics and concerns raised	31	How we connect with stakeholder groups
<b>Reporting practice</b>		
102-45 Entities included in the consolidated financial statements	5	Report boundary
102-46 Defining report content and topic boundaries	5, 32 and 421	Report boundary, Materiality Mapping
102-47 List of material topics	32 and 421	Material topics for 2017
102-48 Restatements of information	6	Report boundary
102-49 Changes in reporting	6	Report boundary

GRI Standard/Disclosure	Page No.	Report commentary title
102-50 Reporting period	4	For the year ended 2017
102-51 Date of most recent report	4	For the year ended 2016
102-52 Reporting cycle	4	Annual
102-53 Contact point for questions regarding the report	4	Contact
102-54 Claims of reporting in accordance with the GRI Standards	4	Basis of preparation
102-55 GRI content index		
102-56 External assurance	424	
<b>GRI 200: Economic</b>		
<b>GRI 201: Economic performance 2016</b>		
	54 – 58	Financial capital
201-1 Direct economic value generated and distributed	428	Our sustainability footprint
201-3 Defined benefit plan obligations and other retirement plans	269 to 272	Note numbers 50.1 (b), 50.2 (b)
<b>GRI 202: Market presence 2016</b>		
	95	Employee recruitment
	96	Remuneration and benefits
202-1 Ratios of standard entry level wage by gender compared to local minimum wage	428	Our sustainability footprint
202-2 Proportion of senior management hired from the local community	428	Our sustainability footprint
<b>GRI 204: Procurement practices 2016</b>		
	82	Building smart partnerships
204-1 Proportion of spending on local suppliers	82	Building smart partnerships
	428	Our sustainability footprint
<b>GRI 205: Anti-corruption 2016</b>		
	81	"No" to corruption
205-1 Operations assessed for risks related to corruption	428	Our sustainability footprint
205-3 Confirmed incidents of corruption and actions taken	428	Our sustainability footprint
<b>GRI 300: Environmental</b>		
<b>GRI 302: Energy 2016</b>		
	103	Energy
302-1 Energy consumption within the organisation	103	Energy
302-4 Reduction of energy consumption	103	Energy
<b>GRI 306: Effluents and waste 2016</b>		
	104	Effluents and waste
306-2 Waste by type and disposal method	104	Effluents and waste
<b>GRI 308: Supplier environmental assessment 2016</b>		
	82	Suppliers and business partners
308-1 New suppliers that were screened using environmental criteria	428	Our sustainability footprint
<b>GRI 400: Social</b>		
<b>GRI 401: Employment 2016</b>		
	95	Employee recruitment
	97	Employee retention
401-1 New employee hires and employee turnover	95 and 97	Graphs-57, 58, 59, 63, 64, 65
401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	96	Benefits for full-time employees
401-3 Parental leave	98	Table-18
<b>GRI 402: Labour/Management relations 2016</b>		
	101	Freedom of association
402-1 Minimum notice periods regarding operational changes	101	Table-21
<b>GRI 403: Occupational health and safety 2016</b>		
	100	Health and safety
403-4 Health and safety topics covered in formal agreements with trade unions	100	Health and safety

GRI Standard/Disclosure	Page No.	Report commentary title
<b>GRI 404: Training and education 2016</b>	98	Employee development
	98	Employee recognition
404-1		Graphs-67, 68
404-2		Graph-69
	428	Our sustainability footprint
404-3		
	428	Our sustainability footprint
<b>GRI 405: Diversity and equal opportunity 2016</b>	100	Diversity valued
	99	Equal opportunity
405-1		Table-23
	94	Graphs-53, 54, 55, 56
405-2		Table-19
<b>GRI 406: Non-discrimination 2016</b>	101	Code of ethics
406-1		Our sustainability footprint
<b>GRI 407: Freedom of association and collective bargaining 2016</b>	101	Freedom of association
407-1		
	101	Freedom of association
<b>GRI 408: Child labour 2016</b>	101	Code of ethics
408-1		
	429	Our sustainability footprint
<b>GRI 409: Forced or compulsory labour 2016</b>	101	Code of ethics
409-1		
	429	Our sustainability footprint
<b>GRI 413: Local communities 2016</b>	84	CSR Trust
	79	Financial literacy and capacity building
413-1		CSR Trust
	79	Financial literacy and capacity building
<b>GRI 414: Supplier social assessment 2016</b>	82	Suppliers and business partners
414-1		Our sustainability footprint
<b>GRI 417: Marketing and labelling 2016</b>	80	Transparent service offering.
417-1		Transparent service offering.
417-2		
	429	Our sustainability footprint
417-3		Our sustainability footprint
<b>GRI 418: Customer privacy 2016</b>	81	Securing sensitive information
418-1		
	429	Our sustainability footprint
<b>GRI 419: Socio-economic compliance 2016</b>		
419-1		
	429	Our sustainability footprint
<b>Non GRI disclosures</b>		
Risk, funding, capital management and business continuity	154 to 158	Managing risk: An overview
Digitalisation and channel migration	81	Digital leadership
Bank's CSR activities	84	Building sustainable communities