

Annex 4: GRI Content Index

GRI Standard/Disclosure	Page No.	Report commentary title
GRI 102: General Disclosures 2016		
Organisational profile		
102-1 Name of the organisation	Inner back cover	
102-2 Activities, brands, products and services	169 and 170	Note 1.3 - Principle business activities
102-3 Location of headquarters	Inner back cover	Note 1.1 - Corporate information
102-4 Location of operations	7	About the Bank
102-5 Ownership and legal form	7 and inner back cover	About the Bank
102-6 Markets served	7	About the Bank
102-7 Scale of the organisation	9	A snapshot of the Bank's profile
102-8 Information on employees and other workers	67	Employee numbers
102-9 Supply chain	59	Collaboration with suppliers
102-10 Significant changes to the organisation and its supply chain	5	Report boundary
102-11 Precautionary principle or approach	6	
102-12 External initiatives	59	Collaboration for sustainable finance
102-13 Membership of associations	–	Not reported
Strategy		
102-14 Statement from senior decision-maker	10	Chairman's Statement
Ethics and integrity		
102-16 Values, principles, standards, and norms of behaviour	27	
Governance		
102-18 Governance structure	75 and 76	
102-19 Delegating authority	77	Board of Directors
102-22 Composition of the highest governance body and its committees	78	Composition of the Board
102-23 Chair of the highest governance body	80	Roles of Chairman and CEO
102-24 Nominating and selecting the highest governance body	81	Appointment of Directors
102-25 Conflicts of interest	77	Conflicts of interest
102-35 Remuneration policies	82	Remuneration and benefits policy
102-36 Process for determining remuneration	82	Remuneration and benefits policy
Stakeholder engagement		
102-40 List of stakeholder groups	31	Connecting with stakeholders
102-41 Collective bargaining agreements	68	Collective agreement and freedom of association
102-42 Identifying and selecting stakeholders	31	Connecting with stakeholders
102-43 Approach to stakeholder engagement	32	Connecting with stakeholders
102-44 Key topics and concerns raised	32	How we connect with our stakeholders
Reporting practice		
102-45 Entities included in the consolidated financial statements	5	Report boundary
102-46 Defining report content and topic boundaries	5 and 414	Report boundary/Material matters
102-47 List of material topics	33-35	Material matters, Material mapping
102-48 Restatements of information	5	Report boundary
102-49 Changes in reporting	5	Report boundary
102-50 Reporting period	5	Introducing our 50th annual report
102-51 Date of most recent report	5	Introducing our 50th annual report
102-52 Reporting cycle	5	Introducing our 50th annual report
102-53 Contact point for questions regarding the report	6	Contact

GRI Standard/Disclosure	Page No.	Report commentary title
102-54 Claims of reporting in accordance with the GRI Standards	5	Basis of preparation
102-55 GRI content index	412	
102-56 External assurance	415-419	
GRI 200: Economic		
GRI 201: Economic performance 2016	39-41	
201-1 Direct economic value generated and distributed	420	Our sustainability footprint
GRI 203: Indirect economic impact 2016	46	Reaching diverse locations
203-1 Infrastructure investments and services supported	46	Reaching diverse locations
GRI 205: Anti-corruption 2016	40	Anti-corruption
205-1 Operations assessed for risks related to corruption	420	Our sustainability footprint
205-3 Confirmed incidents of corruption and actions taken	420	Our sustainability footprint
GRI 300: Environmental		
GRI 302: Energy 2016	70	Sustainable energy
302-1 Energy consumption within the organisation	420	Our sustainability footprint
302-4 Reduction of energy consumption	420	Our sustainability footprint
GRI 305: Emissions	70	Carbon footprint
305-1 Direct (Scope 1) GHG emissions	420	Our sustainability footprint
305-2 Energy indirect (Scope 2) GHG emissions	420	Our sustainability footprint
GRI 400: Social		
GRI 401: Employment 2016	67	Employee recruitment and retention
401-1 New employee hires and employee turnover	67, 420	Our sustainability footprint
401-3 Parental leave	421	Our sustainability footprint
GRI 404: Training and education 2016	67	Training and development
404-1 Average hours of training per year per employee	421	Our sustainability footprint
404-3 Percentage of employees receiving regular performance and career development reviews	421	Our sustainability footprint
GRI 405: Diversity and equal opportunity 2016	68	Diversity and equal opportunity
405-1 Diversity of governance bodies and employees	68, 421	Our sustainability footprint
405-2 Ratio of basic salary and remuneration of women to men	421	Our sustainability footprint
GRI 418: Customer privacy 2016	40	Customer privacy
418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	421	Our sustainability footprint
Non GRI disclosures		
Risk management	115	
Digitalisation and channel migration	57	
Bank's CSR activities	61	