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	379	Corporate information		
102-2 Activities, brands, products and services	150	Note 1.3 – Principle business activities (Table 26)		
102-3 Location of headquarters	379	Corporate information		
102-4 Location of operations	6	About the Bank		
102-5 Ownership and legal form	6, 379	About the Bank/Corporate information		
102-6 Markets served	6, 60 and 61	About the Bank		
102-7 Scale of the organisation	7	A snapshot of the Bank's profile		
102-8 Information on employees and other workers	57 and 58	Investing in our employees		
102-9 Supply chain	54	Partnerships for the goals		
102-10 Significant changes to the organisation and its supply chain	4	Report boundary		
102-11 Precautionary principle or approach	4	Precautionary principle		
102-12 External initiatives	54	Partnerships for the goals		
102-13 Membership of associations	54	Partnerships for the goals		
Strategy				
102-14 Statement from senior decision-maker	16 to 17	Chairman's Statement		
	10 10 17			
Ethics and integrity 102-16 Values, principles, standards, and norms of behaviour	42 206			
102-10 values, principles, standards, and norms of benaviour	42, 306			
Governance				
102-18 Governance structure	75	Governance structure (Figure 15)		
102-19 Delegating authority	74	Governance structure		
102-22 Composition of the highest governance body and its committees	62 to 67, 76	Composition of the Board and attendance (Table 12)		
102-23 Chair of the highest governance body	80	Segregating roles of Chairman and CEO		
102-24 Nominating and selecting the highest governance body	80, 88 to 89	Appointment of Directors		
102-25 Conflicts of interest	76	Conflicts of interest		
102-35 Remuneration policies	81	Remuneration and benefits policy		
102-36 Process for determining remuneration	81	Remuneration and benefits policy		
Stakeholder engagement				
102-40 List of stakeholder groups	28	Connecting with stakeholders		
102-41 Collective bargaining agreements	59	Enhancing employee experience		
102-42 Identifying and selecting stakeholders	28	Connecting with stakeholders		
102-43 Approach to stakeholder engagement	29	Connecting with stakeholders		
102-44 Key topics and concerns raised	29	How we connect with our stakeholders (Figure 05)		
Reporting practice				
102-45 Entities included in the consolidated financial statements	4	Report boundary		
102-46 Defining report content and topic boundaries	4, 30 to 32	Report boundary/Material matters		
102-47 List of material topics	32	Material matters (Table 05)		
102-48 Restatements of information	4	Report boundary		
102-49 Changes in reporting	4	Report boundary		
102-50 Reporting period	4	Introducing our 51st Annual Report		
102-51 Date of most recent report	4	Introducing our 51st Annual Report		
102-52 Reporting cycle	4	Introducing our 51st Annual Report		
102-53 Contact point for questions regarding the report	4	Introducing our 51st Annual Report		
22 23 Contact point for questions regulating the report		ar a rate minder mepore		

GRI Star	ndard/Disclosure	Page No.	Report commentary title	
102-54	4 Claims of reporting in accordance with the GRI Standards	4	Basis of preparation	
102-55	5 GRI content index	341 to 342		
102-56	6 External assurance	4, 343 to 347		
GRI 103: Management Approach 2016				
103-1	Explanation of the material topic and its boundary	32, 38 to 40	Material matters/Business model	
103-2	The management approach and its components	32, 38 to 40	Material matters/Business model	
103-3	Evaluation of the management approach	32, 38 to 40	Material matters/Business model	
GRI 200: Economic				
GRI 20	01: Economic performance 2016	20 to 27, 33 to 39	Prudent growth	
201-1	Direct economic value generated and distributed	348	Our sustainability footprint	
GRI 20	33: Indirect economic impact 2016	51	Strengthening ties with micro customers	
203-1	Infrastructure investments and services supported	51	Strengthening ties with micro customers	
GRI 300: Environmental 2016				
GRI 30	02: Energy 2016	57	Safeguarding the environment	
302-1	Energy consumption within the organisation	348	Our sustainability footprint	
302-4	Reduction of energy consumption	348	Our sustainability footprint	
GRI 30	D5: Emissions	57	Safeguarding the environment	
305-1	Direct (Scope 1) GHG emissions	348	Our sustainability footprint	
305-2	Energy indirect (Scope 2) GHG emissions	348	Our sustainability footprint	
GRI 400: Social				
GRI 40	01: Employment 2016	57 and 58	Employee recruitment and retention	
401-1	New employee hires and employee turnover	58, 348	Our sustainability footprint	
401-3	Parental leave	349	Our sustainability footprint	
GRI 40	94: Training and education 2016	58 and 59	Employee training, development, and advancement	
404-1	Average hours of training per year per employee	58, 349	Our sustainability footprint	
404-3	Percentage of employees receiving regular performance and career development reviews	349	Our sustainability footprint	
GRI 40	95: Diversity and equal opportunity 2016	58 to 59	Enhancing employee experience	
405-1	Diversity of governance bodies and employees	59, 349	Our sustainability footprint	
405-2	Ratio of basic salary and remuneration of women to men	349	Our sustainability footprint	
GRI 41	18: Customer privacy 2016	56	Service standards	
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	349	Our sustainability footprint	
Non GRI disclosures				
	Instability and lack of policy consistency	33-35	Context for performance/Outlook	
	Economic slowdown	33-35	Context for performance/Outlook	
	Directed lending	33-35	Context for performance/Outlook	
	Higher regulatory capital	33-35	Context for performance/Outlook	
	Envisaged upturn in private sector credit and improvement in asset quality	33-35	Context for our performance	
	Changing customer expectations	47 to 51	Customer centricity	