

# DOING THE RIGHT THING CONTENT INDEX

GRI Standard	Disclosure item description	Page number(s) and/or URL(s)	Omission		
			Part Omitted	Reason	Explanation
GRI 101: Foundation 2016					
General Disclosures					
Organisational profile					
	102-1 Name of the organisation	11			
	102-2 Activities, brands, products, and services	31-42			
	102-3 Location of headquarters	11			
	102-4 Location of operations	11			
	102-5 Ownership and legal form	11, 44			
	102-6 Markets served	11, 48			
	102-7 Scale of the organisation	11, 44, 48; Annual Report 17-18: 2-9, 134			
	102-8 Information on employees and other workers	66, 74, 107-110			
	102-9 Supply chain	50			
GRI 102: General Disclosures 2016	102-10 Significant changes to the organisation and its supply chain	12			
	102-11 Precautionary Principle or approach	25			
	102-12 External initiatives	52, 54-55			
	102-13 Membership of associations	52, 54-55			
	Strategy				
	102-14 Statement from senior decision-maker	6-8			
	102-15 Key impacts, risks, and opportunities	6-8, 9-10, 15, 21-24; Annual Report 17-18: 13, 41, 55-57			
Ethics and integrity					
	102-16 Values, principles, standards, and norms of behavior	1, 6, 15, 64; Annual Report 17-18: 1, 14, 17, 18, 22, 25			
	102-17 Mechanisms for advice and concerns about ethics	25-27, 65, 73-74, 76; Annual Report 17-18: 87-89			
Governance					
	102-18 Governance structure	25-27, Annual Report 17-18: 64-66, 67			
	102-19 Delegating authority	26-27			



GRI Standard	Disclosure item description	Page number(s) and/or URL(s)	Omission		
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GRI 102: General Disclosures 2016	102-20 Executive-level responsibility for economic, environmental, and social topics	26-27			
	102-21 Consulting stakeholders on economic, environmental, and social topics	26-27, 28-30, 88			
	102-22 Composition of the highest governance body and its committees	Annual Report 17-18: 64, 67-83			
	102-23 Chair of the highest governance body	Annual Report 17-18: 64			
	102-24 Nominating and selecting the highest governance body	26-27; Annual Report 17-18: 64, 87, 88			
	102-25 Conflicts of interest	25-26; Annual Report 17-18: 35, 88, 90, 103			
	102-26 Role of highest governance body in setting purpose, values, and strategy	25-27; Annual Report 17-18: 64-65			
	102-27 Collective knowledge of highest governance body	25-27; Annual Report 17-18: 64-65, 87			
	102-28 Evaluating the highest governance body's performance	26-27; Annual Report 17-18: 87, 119			
	102-29 Identifying and managing economic, environmental, and social impacts	26-27, 28-30			
	102-30 Effectiveness of risk management processes	25-27; Annual Report 17-18: 69-70, 71-73			
	102-31 Review of economic, environmental, and social topics	26-27, 30, 88			
	102-32 Highest governance body's role in sustainability reporting	26-27, 28-30			
	102-33 Communicating critical concerns	28-30, 88; Annual Report 17-18: 73-74, 88			
	102-34 Nature and total number of critical concerns	30, 106-107; Annual Report 17-18: 87, 98, 181			
	102-35 Remuneration policies	Annual Report 17-18: 33, 83-84, 183			
	102-36 Process for determining remuneration	Annual Report 17-18: 33, 74-75, 83-84, 182			
	102-37 Stakeholders' involvement in remuneration	Annual Report 17-18: 33, 74-75, 83-84, 183			
	102-38 Annual total compensation ratio	Annual Report 17-18: 119			
102-39 Percentage increase in annual total compensation ratio	Annual Report 17-18: 119				



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GRI 102: General Disclosures 2016	Stakeholder engagement				
	102-40	List of stakeholder groups	28-30		
	102-41	Collective bargaining agreements	76		
	102-42	Identifying and selecting stakeholders	28-30		
	102-43	Approach to stakeholder engagement	28-30, 52, 54-55, 78		
	102-44	Key topics and concerns raised	29-30		
	Reporting practice				
	102-45	Entities included in the consolidated financial statements	Annual Report 17-18: 229		
	102-46	Defining report content and topic boundaries	2, 11, 28-30		
	102-47	List of material topics	21-24, 29		
	102-48	Restatements of information	2		
	102-49	Changes in reporting	No significant changes in reporting		
	102-50	Reporting period	2		
	102-51	Date of most recent report	2		
	102-52	Reporting cycle	2		
	102-53	Contact point for questions regarding the report	2		
102-54	Claims of reporting in accordance with the GRI Standards	2			
102-55	GRI content index	2			
102-56	External assurance	2			

Material Topics

200 series (Economic topics)

Economic Performance

GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	31, 44		
	103-2	The management approach and its components	6-8, 9-10, 15		
	103-3	Evaluation of the management approach	45-46; Annual Report 17-18: 87, 183-186		



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GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	45-46			
	201-2 Financial implications and other risks and opportunities due to climate change	21-23, 54-55, 78, 96-99			
	201-3 Defined benefit plan obligations and other retirement plans	69-72, 73-74; Annual Report 17-18: 150-151			
	201-4 Financial assistance received from government	No such financial assistance received			

Indirect Economic Impacts

GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	45-46, 52			
	103-2 The management approach and its components	21-24, 28, 31, 45-46			
	103-3 Evaluation of the management approach	45; Annual Report 17-18: 87, 183-186			
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	55-61, 80-93, 97-99			
	203-2 Significant indirect economic impacts	40-42, 45-46, 54-61, 80-93			

300 series (Environmental topics)

Energy

GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	22-23, 29-30, 96			
	103-2 The management approach and its components	8, 15, 22-23, 48, 49, 96			
	103-3 Evaluation of the management approach	49-50, 97, 100, 101			
GRI 302: Energy 2016	302-1 Energy consumption within the organisation	100			
	302-2 Energy consumption outside of the organisation	100			
	302-3 Energy intensity	100, 101			
	302-4 Reduction of energy consumption	100-102			
	302-5 Reductions in energy requirements of products and services	39-40, 49-50, 100, 103			

GRI Standard	Disclosure item description	Page number(s) and/or URL(s)	Omission		
			Part Omitted	Reason	Explanation
<b>Emissions</b>					
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	22-23, 48			
	103-2 The management approach and its components	48, 49, 50, 96			
	103-3 Evaluation of the management approach	48-50, 96-97, 99			
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	111			
	305-2 Energy indirect (Scope 2) GHG emissions	111			
	305-3 Other indirect (Scope 3) GHG emissions	111			
	305-4 GHG emissions intensity	111			
	305-5 Reduction of GHG emissions	111			
	305-6 Emissions of ozone-depleting substances (ODS)	Not Reported	As a service organisation, such emissions are relatively not materially significant.		
	305-7 Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	Not Reported	As a service organisation, such emissions are relatively not materially significant.		

400 series (Social topics)

<b>Employment</b>					
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	23, 64			
	103-2 The management approach and its components	7-8, 64, 66, 68, 71, 72-73, 75, 76			
	103-3 Evaluation of the management approach	64, 66, 70, 72-73; Annual Report 17-18: 183-187			
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	108-110			
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	74; Annual Report 17-18: 150-151			
	401-3 Parental leave	110			



GRI Standard	Disclosure item description	Page number(s) and/or URL(s)	Omission		
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<b>Training and Education</b>					
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	69			
	103-2 The management approach and its components	69-73			
	103-3 Evaluation of the management approach	69, 71-72			
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	71			
	404-2 Programs for upgrading employee skills and transition assistance programs	69-73			
	404-3 Percentage of employees receiving regular performance and career development reviews	110			
<b>Local Communities</b>					
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	21-23, 29-30, 78			
	103-2 The management approach and its components	7, 78, 79			
	103-3 Evaluation of the management approach	19-20, 80-88			
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	55-62, 79-88, 90-94			
	413-2 Operations with significant actual and potential negative impacts on local communities	Given our nature of business, such actual or potential impact is relatively not materially significant			
<b>Marketing and Labelling</b>					
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	28-30, 31, 37			
	103-2 The management approach and its components	37-39; Annual Report 17-18: 57-58, 77-78			
	103-3 Evaluation of the management approach	40			
GRI 103: Management Approach 2016	417-1 Requirements for product and service information and labeling	37			



GRI Standard	Disclosure item description	Page number(s) and/or URL(s)	Omission		
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GRI 417: Marketing and Labeling 2016	417-2 Incidents of non-compliance concerning product and service information and labeling	The Bank operates in a sector with high regulatory guidelines for this topic. No such incident was identified.			
	417-3 Incidents of non-compliance concerning marketing communications	The Bank operates in a sector with high regulatory guidelines for this topic. No such incident was identified.			
<b>Customer Privacy</b>					
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	29-30, 37-38			
	103-2 The management approach and its components	37-38			
	103-3 Evaluation of the management approach	37-38, Annual Report 17-18: 58			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	No such complaints were identified. Complaints, if any, are duly reported to the Banking Regulator periodically.			