

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					
GRI 102: General Disclosures 2016	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			
	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				



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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			

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Emissions					
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)

Employment					
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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Training and Education					
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			
Local Communities					
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			
Marketing and Labelling					
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.			
Customer Privacy					
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.			