



Navigating this Report

Welcome to the “Navigating This Report” section, designed to help you seamlessly explore our comprehensive Integrated Annual Report. We’ve integrated a series of icons throughout the document, acting as visual cues to interlink pertinent topics and illustrate our value-creation process. Each icon, paired with its corresponding materiality issue number, provides cross-referencing within the report, fostering a deeper understanding of the context and reasoning behind the subjects under discussion. Utilise these guiding elements to easily navigate the report and fully grasp our performance and strategic direction narrative.

Interlinking these elements offers a deeper understanding of how different aspects of our business are interconnected. It shows stakeholders how strategic decisions are made in response to material issues and how they impact our business model. This interconnected view enables stakeholders to see the bigger picture, appreciate the complexity of our operations, and understand the rationale behind our strategic choices. We provide a comprehensive and transparent view of our organisation by presenting a unified narrative that connects material issues, strategic priorities, the business model canvas, and GRI numbers. This approach enhances stakeholder understanding and reinforces our commitment to integrated reporting and sustainable value creation.

The Value of Interconnecting

Interconnecting material issues, strategic priorities, the business model canvas, UNSDGs and GRI numbers is fundamental to understanding the complex web of interrelationships that drive our organisation. This holistic approach allows us to present a cohesive narrative highlighting how various elements influence each other and contribute to our overall strategy and value creation.

Material Issues and Strategic Priorities: Linking material issues with our strategic priorities clearly shows how we address key challenges and opportunities. For instance, addressing climate change (a material issue) aligns with our strategic priority of promoting sustainable banking practices. This connection demonstrates our commitment to integrating sustainability into our core operations and strategic objectives.

Business Model Canvas and Material Issues: The business model canvas outlines the critical components of our business, such as key partners, activities, resources, and value propositions. Interlinking these components with material issues can illustrate how external factors, like regulatory changes or market demands, impact our operations. For example, our focus on renewable energy (a material issue) influences our key activities and resources, shaping our value proposition to customers.

GRI Numbers and Comprehensive Reporting: The Global Reporting Initiative (GRI) numbers provide standardised metrics for reporting on various aspects of sustainability. By cross-referencing GRI numbers with our material issues and business model components, we enhance the transparency and comparability of our disclosures. This alignment ensures that our reporting meets international standards and provides stakeholders with reliable information on our sustainability performance.

Material Issues (Rated Highly Important)

Read more on [Page 44](#).

Issues	Dimensions
1	ENVIRONMENT: Climate Change
5	ENVIRONMENT: Water Management
6	ENVIRONMENT: Waste Management
7	ENVIRONMENT: Green Finance Impact and Benefits
8	ENVIRONMENT: Renewable Energy and Bank Resilience
9	SOCIAL CAPITAL: Human Rights
14	SOCIAL CAPITAL: Impact and Response in Social Inclusion
18	SOCIAL CAPITAL: Financial Inclusion Impact
20	SOCIAL CAPITAL: Comprehensive CSR Impact and Societal Alignment

Issues	Dimensions
23	HUMAN CAPITAL: Labour Practice & Employment
25	HUMAN CAPITAL: Employee Health & Safety
26	HUMAN CAPITAL: Staff Succession Planning
30	BUSINESS MODEL & INNOVATION: Strategic Sustainability Alignment
33	BUSINESS MODEL & INNOVATION: Fintech & Competitiveness
36	LEADERSHIP & GOVERNANCE: Ethics and AML's Market Impact
39	LEADERSHIP & GOVERNANCE: Reputation, Communication, and Awareness
42	ECONOMY: Economic/Financial Crises
43	ECONOMY: Impact of Responsible Lending Practices on Local Communities

Business Model Components

Read more on [Page 56](#).

1	Key Partners
2	Key Activities
3	Key Resources
4	Value Proposition
5	Customer Relationships
6	Channels
7	Customer Segments
8	Key Inputs
9	Revenue Streams

UNSDGs



GRI



Strategic Priorities

Read more on [Page 40](#).

Priority Number	Strategic Priority
1	Achieving operational excellence
2	Flexing Balance Sheets
3	Enhancing our clients' financial health
4	Embracing Financial Inclusion
5	Strengthening Partnerships and Alliances
6	Innovating in Payments and Transactions
7	Levelling Up Distribution Channels
8	Nurturing a dynamic and engaged team
9	Prioritizing Talent Development and Retention
10	Enhancing Digital Capability
11	Enhancing Customer-Centric Innovations
12	Enhancing Data Security and Privacy
13	Fostering Innovation through R&D
14	Facilitating our clients' transition towards a sustainable future
15	Promoting Sustainable Banking Practices
16	Fostering Sustainability