

## GRI content index 2019

### GRI matrix

See Annex to the Sustainability Report 2019 at [www.cembra.ch/sustainability](http://www.cembra.ch/sustainability).

### GRI overview

As a result of our engagement with our main stakeholders, we made some changes to the most relevant corporate responsibility themes in 2019: Firstly, we added the subject «environmental stewardship». Secondly, we framed «privacy and data protection» as a sub-aspect of «business integrity» and renamed «people and development» (formerly «personnel management and development»).

Material Topic	Description	GRI Standard
Customer orientation	<ul style="list-style-type: none"> <li>Responsible products and services</li> <li>Customer satisfaction</li> </ul>	Additional Disclosures: Customer Orientation (Cembra Annual Report 2019 p. 32-33)
Quality and integrity of products and distribution	<ul style="list-style-type: none"> <li>Product safety</li> <li>Responsible treatment of customers</li> <li>Access to finance</li> </ul>	GRI 417 Marketing and Labelling
People and development	<ul style="list-style-type: none"> <li>Recruitment</li> <li>Education and development</li> <li>Work-life balance and health promotion</li> <li>Diversity management</li> <li>Corporate culture and values</li> </ul>	GRI 401 Employment GRI 404 Training and Education GRI 405 Diversity and Equal Opportunity
Environmental stewardship	<ul style="list-style-type: none"> <li>Environmental management of Cembra's operations, incl. energy and emissions</li> <li>Vehicle financing (product offering)</li> </ul>	GRI 302 Energy GRI 305 Emissions
Business integrity	<ul style="list-style-type: none"> <li>Compliance with laws and regulations</li> <li>Governance and risk management practices</li> <li>Ethical business conduct</li> <li>Privacy and data security</li> </ul>	GRI 205 Anti-corruption GRI 418 Customer Privacy

## General Disclosures

Number	Description	Additional content, references, or reasons for omission
<b>Organisational Profile (2016)</b>		
102-1	a. Name of the organisation.	Cembra Money Bank AG (Cembra)
102-2	a. A description of the organisation's activities.	Cembra is a leading Swiss provider of financing solutions and services. For details see Cembra AR 2019 page 5.
102-2	b. Primary brands, products, and services, including an explanation of any products or services that are banned in certain markets.	Cembra AR 2019 page 5 (Product markets) Cembra AR 2019 page 56 (Group structure and shareholders)
102-3	a. Location of the organisation's headquarters.	Cembra Money Bank AG Bändliweg 20 CH-8048 Zürich
102-4	a. Number of countries where the organisation operates, and the names of countries where it has significant operations and/or that are relevant to the topics covered in the report.	Cembra has operations in Switzerland only.
102-5	a. Nature of ownership and legal form.	Public limited company For details, see Cembra AR 2019 page 56 (Group structure and shareholders)
102-6	a. Markets served, including: i. geographic locations where products and services are offered; ii. sectors served; iii. types of customers and beneficiaries.	i. Switzerland ii. all sectors served iii. private and corporate customers  For details, see page 5 (About Cembra)
102-7	a. Scale of the organisation, including: i. total number of employees; ii. total number of operations; iii. net sales (for private sector organisations) or net revenues (for public sector organisations); iv. total capitalization (for private sector organisations) broken down in terms of debt and equity; v. quantity of products or services provided.	i. page 3 (Key figures and profile) ii. page 56 (Group Structure) iii. page 108 (Financial Report) iv. Page 110 (Financial Report) v. Page 11-17 (Product markets)
102-8	a. Total number of employees by employment contract (permanent and temporary), by gender.	2% of all employees. Page 38 (People and development)
102-8	b. Total number of employees by employment contract (permanent and temporary), by region.	Since Cembra operates in Switzerland only employee indicators are not broken down into regions.
102-8	c. Total number of employees by employment type (full-time and part-time), by gender.	Page 43 (People and development)
102-8	d. Whether a significant portion of the organisation's activities are performed by workers who are not employees. If applicable, a description of the nature and scale of work	The vast majority of workers are employees of Cembra.

	performed by workers who are not employees.	
	e. Any significant variations in the numbers reported in Disclosures 102-8-a, 102-8-b, and 102-8-c (such as seasonal variations in the tourism or agricultural industries).	Being active in the financial sector, there are no seasonal variations in employee numbers at Cembra.
	f. An explanation of how the data have been compiled, including any assumptions made.	Employment data is managed in a centralised system by the Human Resources Department. The data reported is valid as of 31.12.2019 including all registered mutations at this point of time. No assumptions were made
102-9	a. A description of the organisation's supply chain, including its main elements as they relate to the organisation's activities, primary brands, products, and services.	Page 5 (About Cembra) Page 49 (Business integrity)
102-10	a. Significant changes to the organisation's size, structure, ownership, or supply chain, including: i. Changes in the location of, or changes in, operations, including facility openings, closings, and expansions; ii. Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organisations); iii. Changes in the location of suppliers, the structure of the supply chain, or relationships with suppliers, including selection and termination.	i. none ii. Cembra extended its portfolio through the acquisition of cashgate AG in September 2019 iii. none  For details, see page 9 (Significant developments) and page 56 (Group Structure and shareholders)
102-11	a. Whether and how the organisation applies the Precautionary Principle or approach.	Pages 38-44 (People and development), Pages 45-46 (Environmental stewardship), Pages 47-53 (Business Integrity)
102-12	a. A list of externally-developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes, or which it endorses.	Principles for responsible lending in Switzerland Marketing convention for consumer credit in Switzerland Marketing convention for credit cards in Switzerland Energy Agency of the Swiss Private Sector (EnAW)  For details see page 35 (Customer information), page 35 (Marketing and sales) and page 45 (Energy Agency)
102-13	a. A list of the main memberships of industry or other associations, and national or international advocacy organisations.	Swiss Banking Association, Economisuisse Konsumfinanzierung Schweiz Leasing Association Digital Switzerland

<b>Strategy (2016)</b>		
102-14	a. A statement from the most senior decision-maker of the organisation (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organisation and its strategy for addressing sustainability.	Page 28 (Letter from the Chairman)
<b>Ethics and integrity (2016)</b>		
102-16	a. A description of the organisation's values, principles, standards, and norms of behavior.	Page 29 (Our approach to corporate responsibility) Pages 47-53 (Business Integrity)
<b>Governance (2016)</b>		
102-18 102-18	a. Governance structure of the organisation, including committees of the highest governance body.	Page 57 (structure), pages 61-74 (Board of Directors, pages 75 -79 (Management Board)
	b. Committees responsible for decision-making on economic, environmental, and social topics.	Audit and Risk Committee, Compensation and Nomination Committee, Risk and Controllershship Committee, Sustainability Committee (starting in 2020)
<b>Stakeholder engagement (2016)</b>		
102-40	a. A list of stakeholder groups engaged by the organisation.	Page 30 (Our approach to sustainability) The Group's most relevant stakeholders are defined as customers, employees, shareholders, business-related associations and authorities, and non-governmental organisations
102-41	a. Percentage of total employees covered by collective bargaining agreements.	There is no collective bargaining agreement in place and Cembra does not evaluate employees' membership in trade unions.
102-42	a. The basis for identifying and selecting stakeholders with whom to engage.	Cembra engaged primarily with stakeholders who are influenced by its operations or who have relevant impacts on the company.
102-43	a. The organisation's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Page 30 (Our approach to sustainability) Page 32 (Customer orientation) Code of Conduct (Customer complaints) Page 37 (Customer complaints process) Page 6 (Annual General Meeting)
102-44	a. Key topics and concerns that have been raised through stakeholder engagement, including: i. how the organisation has responded to those key topics and concerns, including through its reporting; ii. the stakeholder groups that raised each of the key topics and concerns.	Page 31 (Our approach to sustainability) Over the past year, the topic of environmental stewardship was raised by various stakeholders in informal discussions and through different feedback channels with Cembra. As a reaction to the growing importance of this topic, Cembra has

		decided to address environmental management in its current report in a separate chapter. See page 30
<b>Reporting practice (2016)</b>		
102-45	a. A list of all entities included in the organisation's consolidated financial statements or equivalent documents.	Page 56 (Group Structure and shareholders)
102-45	b. Whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.	As the acquisition of cashgate AG was not completed before 2 September 2019, the activities and figures of cashgate AG are not covered in the 2019 corporate responsibility report. The information provided in the Chapter "People and development" is not applicable to temporary employees and employees of Swissbilling SA. For details, see page 30 (Our approach to sustainability)
102-46	a. An explanation of the process for defining the report content and the topic Boundaries.	Page 29 (Our approach to sustainability)
102-46	b. An explanation of how the organisation has implemented the Reporting Principles for defining report content.	Page 29 (Our approach to sustainability)
102-47	a. A list of the material topics identified in the process for defining report content.	Page 31 (Our approach to sustainability)
102-48	a. The effect of any restatements of information given in previous reports, and the reasons for such restatements.	No restatements
102-49	a. Significant changes from previous reporting periods in the list of material topics and topic Boundaries.	See page 31 (Our approach to sustainability)
102-50	a. Reporting period for the information provided.	1 January 2019 – 31 December 2019
102-51	a. If applicable, the date of the most recent previous report.	Annual Report 2018, published 21 March 2019
102-52	a. Reporting cycle.	Annual
102-53	a. The contact point for questions regarding the report or its contents.	Marcus Händel, Head of Investor Relations and Sustainability investor.relations@cembra.ch
102-54	a. The claim made by the organisation, if it has prepared a report in accordance with the GRI Standards, either: i. 'This report has been prepared in accordance with the GRI Standards: Core option'; ii. 'This report has been prepared in accordance	This report has been prepared in accordance with the GRI Standards: Core option

	with the GRI Standards: Comprehensive option’.	
102-55 102-55	a. The GRI content index, which specifies each of the GRI Standards used and lists all disclosures included in the report.  b. For each disclosure, the content index shall include: i. the number of the disclosure (for disclosures covered by the GRI Standards); ii. the page number(s) or URL(s) where the information can be found, either within the report or in other published materials; iii. if applicable, and where permitted, the reason(s) for omission when a required disclosure cannot be made.	This document  i. the number of the disclosure is indicated in the index. Mainly, the report is based on GRI Standards 2016. ii. Page numbers, URL(S) and further references are marked and interlinked. iii. reasons for omissions are provided where applicable.
102-56 102-56	a. A description of the organisation’s policy and current practice with regard to seeking external assurance for the report.  b. If the report has been externally assured: i. A reference to the external assurance report, statements, or opinions. If not included in the assurance report accompanying the sustainability report, a description of what has and what has not been assured and on what basis, including the assurance standards used, the level of assurance obtained, and any limitations of the assurance process; ii. The relationship between the organisation and the assurance provider; iii. Whether and how the highest governance body or senior executives are involved in seeking external assurance for the organisation’s sustainability report.	No external assurance of the sustainability and GRI report  Not applicable

### Economy

Number	Description	Additional content, references, or reasons for omission
<b>GRI 205: Anti-corruption (2016)</b>		
103-1	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organisation’s involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic	Pages 47-53 (Business Integrity)  Cembra operates in Switzerland only. The country is ranked among the least corrupt in Transparency International’s worldwide index <a href="https://www.transparency.org/cpi2018">https://www.transparency.org/cpi2018</a> (No 3 of 180 in 2018).  The subject is covered and considered to be material in regard of Cembra’s exposure to money laundering risks.

	Boundary.	
103-2	a. An explanation of how the organisation manages the topic.	Pages 47-53 (Business Integrity)
	b. A statement of the purpose of the management approach.	
	c. A description of the following, if the management approach includes that component: <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	
103-3	a. An explanation of how the organisation evaluates the management approach, including: <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	Pages 47-53 (Business Integrity)
205-2	a. Total number and percentage of governance body members that the organisation's anti-corruption policies and procedures have been communicated to, broken down by region.	All members of the Board of Directors as well as the Management Board are required to adhere to the Code of Conduct that includes relevant anti-corruption guidelines.  Since Cembra operates in Switzerland only the information is not broken down into regions.
	b. Total number and percentage of employees that the organisation's anti-corruption policies and procedures have been communicated to, broken down by employee category and region.	All employees are informed about and trained in compliance and anti-money laundering and required to adhere to the Code of Conduct that includes relevant anti-corruption guidelines.  For details, see page 40 (People and development) and pages 47, 51 (Business integrity)  Since Cembra operates in Switzerland only the information is not broken down into regions.
	c. Total number and percentage of business partners that the organisation's anti-corruption policies and procedures have been communicated to, broken down by type of	Pages 50-51 (Business Integrity)

	business partner and region. Describe if the organisation's anti-corruption policies and procedures have been communicated to any other persons or organisations.	
	d. Total number and percentage of governance body members that have received training on anti-corruption, broken down by region.	See GRI 205-2a.

### Ecology

Number	Description	Additional content, references, or reasons for omission
<b>GRI 302: Energy (2016)</b>		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	Pages 45-46 (Environmental Stewardship)
103-2	<p>a. An explanation of how the organisation manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	Pages 45-46 (Environmental Stewardship)
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	<p>Pages 45-46 (Environmental Stewardship)</p> <p>Please note that "environmental stewardship" is a new topic in 2019 and that it was not part of the systematic internal review processes (e.g. audits). It is planned that will be pursued for the 2020 reporting period for the first time.</p>
302-1	a. Total fuel consumption within the organisation from non-renewable sources, in joules or	Page 45-46 (Environmental Stewardship)



	<p>multiples, and including fuel types used.</p> <p>b. Total fuel consumption within the organisation from renewable sources, in joules or multiples, and including fuel types used.</p> <p>c. In joules, watt-hours or multiples, the total:</p> <ul style="list-style-type: none"> <li>i. electricity consumption</li> <li>ii. heating consumption</li> <li>iii. cooling consumption</li> <li>iv. steam consumption</li> </ul> <p>d. In joules, watt-hours or multiples, the total:</p> <ul style="list-style-type: none"> <li>i. electricity sold</li> <li>ii. heating sold</li> <li>iii. cooling sold</li> <li>iv. steam sold</li> </ul> <p>e. Total energy consumption within the organisation, in joules or multiples.</p> <p>f. Standards, methodologies, assumptions, and/or calculation tools used.</p> <p>g. Source of the conversion factors used.</p>	<p>Page 45-46 (Environmental Stewardship)</p> <p>Page 45-46 (Environmental Stewardship)</p> <p>Cembra does not sell energy to third parties.</p> <p>Pages 45-46 (Environmental Stewardship)</p> <p>Energy usage and emissions from energy are calculated based on the service charge invoices of our Zurich headquarters and converted into CO2 as of the ENaW conversion factors defined by the Federal Office for the Environment (Bundesamt für Umwelt). The gas and diesel usage of the company-owned lease fleet is calculated by the actual number of kilometres driven and converted into CO2 according to the official CO2 emissions per vehicle. The scope of these indicators is Cembra without acquisitions.</p> <p>See 302f</p>
GRI 305: Emissions (2016)		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	Pages 45-46 (Environmental Stewardship)
103-2	<p>a. An explanation of how the organisation manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the</p>	Pages 45-46 (Environmental Stewardship)

	management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	
103-3	a. An explanation of how the organisation evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	Pages 45-46 (Environmental Stewardship)
305-1	a. Gross direct (Scope 1) GHG emissions in metric tons of CO2 equivalent.	Page 46 (Environmental Stewardship)
	b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.	As confirmed by EnAW no other gases but CO2 are taken into account.
	c. Biogenic CO2 emissions in metric tons of CO2 equivalent.	not applicable
	d. Base year for the calculation, if applicable, including: i. the rationale for choosing it; ii. emissions in the base year; iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.	Cembra compares its emissions over time. For details, see page 46 (Environmental Stewardship)
	e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.	see 302f
	f. Consolidation approach for emissions; whether equity share, financial control, or operational control.	Not applicable as scope is Zurich headquarters only
	g. Standards, methodologies, assumptions, and/or calculation tools used.	see 302f

## Society

Number	Description	Additional content, references, or reasons for omission
<b>GRI 401: Employment (2016)</b>		
103-1	a. An explanation of why the topic is material.	Page 38-44 (People and development)
	b. The Boundary for the material topic, which includes a description of:	

	<ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul>	
	c. Any specific limitation regarding the topic Boundary.	
103-2	<ul style="list-style-type: none"> <li>a. An explanation of how the organisation manages the topic.</li> <li>b. A statement of the purpose of the management approach.</li> <li>c. A description of the following, if the management approach includes that component:               <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul> </li> </ul>	Page 38-44 (People and development)
103-3	<ul style="list-style-type: none"> <li>a. An explanation of how the organisation evaluates the management approach, including:               <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul> </li> </ul>	Page 38-44 (People and development)
401-1	<ul style="list-style-type: none"> <li>a. Total number and rate of new employee hires during the reporting period, by age group, gender and region.</li> </ul>	<p>Page 38 (People and development)</p> <p>New employee hires are not tracked or published in more detail regarding age, gender or region.</p>
	<ul style="list-style-type: none"> <li>b. Total number and rate of employee turnover during the reporting period, by age group, gender and region.</li> </ul>	Page 38 (People and development) informs about overall turnover rates, including explanations. The indicators are not made public in more detail.
<b>GRI 404: Training and Education (2016)</b>		
103-1	<ul style="list-style-type: none"> <li>a. An explanation of why the topic is material.</li> <li>b. The Boundary for the material topic, which includes a description of:               <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is</li> </ul> </li> </ul>	Page 38-44 (People and development)

	<p>directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	
103-2	<p>a. An explanation of how the organisation manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	Page 38-44 (People and development)
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	Page 38-44 (People and development)
404-1	<p>a. Average hours of training that the organisation's employees have undertaken during the reporting period, by:</p> <ul style="list-style-type: none"> <li>i. gender;</li> <li>ii. employee category.</li> </ul>	<p>Page 40 (People and development)</p> <p>Training indicators are not further broken down by gender or employee category within the organisation.</p>
<b>GRI 405: Diversity and Equal Opportunity (2016)</b>		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. </li></ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	Page 38-44 (People and development)
103-2	<p>a. An explanation of how the organisation manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p>	Page 38-44 (People and development)

	<p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	Page 38-44 (People and development)
405-1	<p>a. Percentage of individuals within the organisation's governance bodies in each of the following diversity categories:</p> <ul style="list-style-type: none"> <li>i. Gender;</li> <li>ii. Age group: under 30 years old, 30-50 years old, over 50 years old;</li> <li>iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).</li> </ul>	Pages 61-68 (Board of Directors)
	<p>b. Percentage of employees per employee category in each of the following diversity categories:</p> <ul style="list-style-type: none"> <li>i. Gender;</li> <li>ii. Age group: under 30 years old, 30-50 years old, over 50 years old;</li> <li>iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).</li> </ul>	Page 43 (People and development)
<b>GRI 417: Marketing and Labeling (2016)</b>		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	Pages 34-37 (Quality and integrity of products) and pages 32-33 (Customer orientation)
103-2	<p>a. An explanation of how the organisation</p>	Pages 34-37 (Quality and integrity of

	<p>manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	products) and pages 32-33 (Customer orientation)
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	Pages 34-37 (Quality and integrity of products) and pages 32-33 (Customer orientation)
417-3	<p>a. Total number of incidents of non-compliance with regulations and/or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by:</p> <ul style="list-style-type: none"> <li>i. incidents of non-compliance with regulations resulting in a fine or penalty;</li> <li>ii. incidents of non-compliance with regulations resulting in a warning;</li> <li>iii. incidents of non-compliance with voluntary codes.</li> </ul> <p>b. If the organisation has not identified any non-compliance with regulations and/or voluntary codes, a brief statement of this fact is sufficient.</p>	<ul style="list-style-type: none"> <li>i. none</li> <li>ii. none</li> <li>iii. none (see Annual Report page 48)</li> </ul> <p>See GRI 417-3a</p>
<b>GRI 418: Customer Privacy (2016)</b>		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	Page 50 (Business integrity)
103-2	<p>a. An explanation of how the organisation</p>	Page 50 (Business integrity)

	<p>manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	Page 50 (Business integrity)
418-1	<p>a. Total number of substantiated complaints received concerning breaches of customer privacy, categorized by:</p> <ul style="list-style-type: none"> <li>i. complaints received from outside parties and substantiated by the organisation;</li> <li>ii. complaints from regulatory bodies.</li> </ul>	Confidentiality constraints; substantiated complaints are reported to the regulator
	<p>b. Total number of identified leaks, thefts, or losses of customer data.</p>	Confidentiality constraints; substantiated complaints are reported to the regulator
	<p>c. If the organisation has not identified any substantiated complaints, a brief statement of this fact is sufficient.</p>	Confidentiality constraints; substantiated complaints are reported to the regulator
<b>Additional Disclosures: Customer Orientation</b>		
103-1	<p>a. An explanation of why the topic is material.</p>	Page 32-33 (Customer orientation)
	<p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul>	
	<p>c. Any specific limitation regarding the topic Boundary.</p>	
103-2	<p>a. An explanation of how the organisation manages the topic.</p>	Page 32-33 (Customer orientation)
	<p>b. A statement of the purpose of the management</p>	

	<p>approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	Page 32-33 (Customer orientation)
Disclosure	a. Customer satisfaction (Net Promoter Score)	Page 32 (Customer orientation)

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