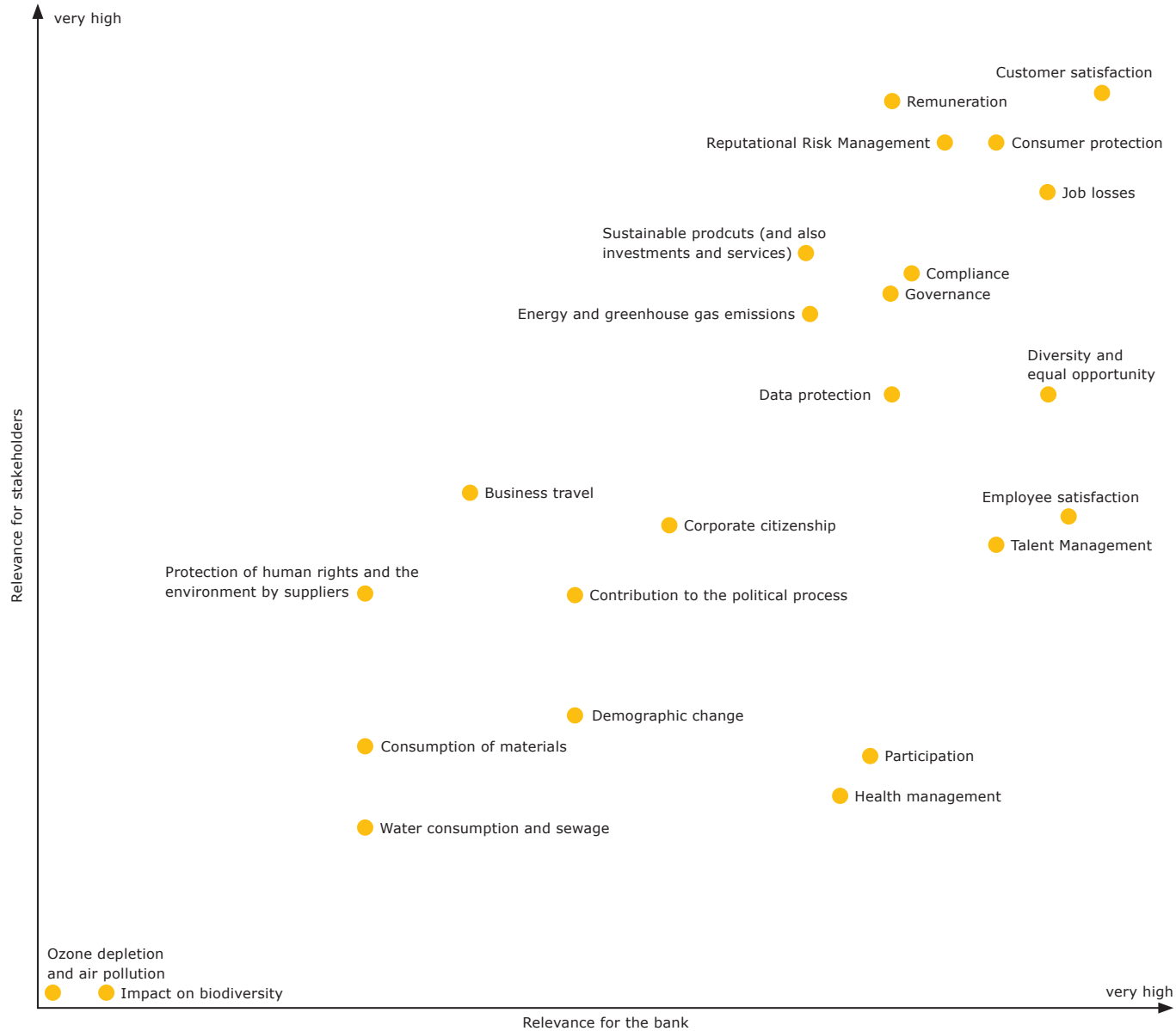Commerzbank's materiality matrix