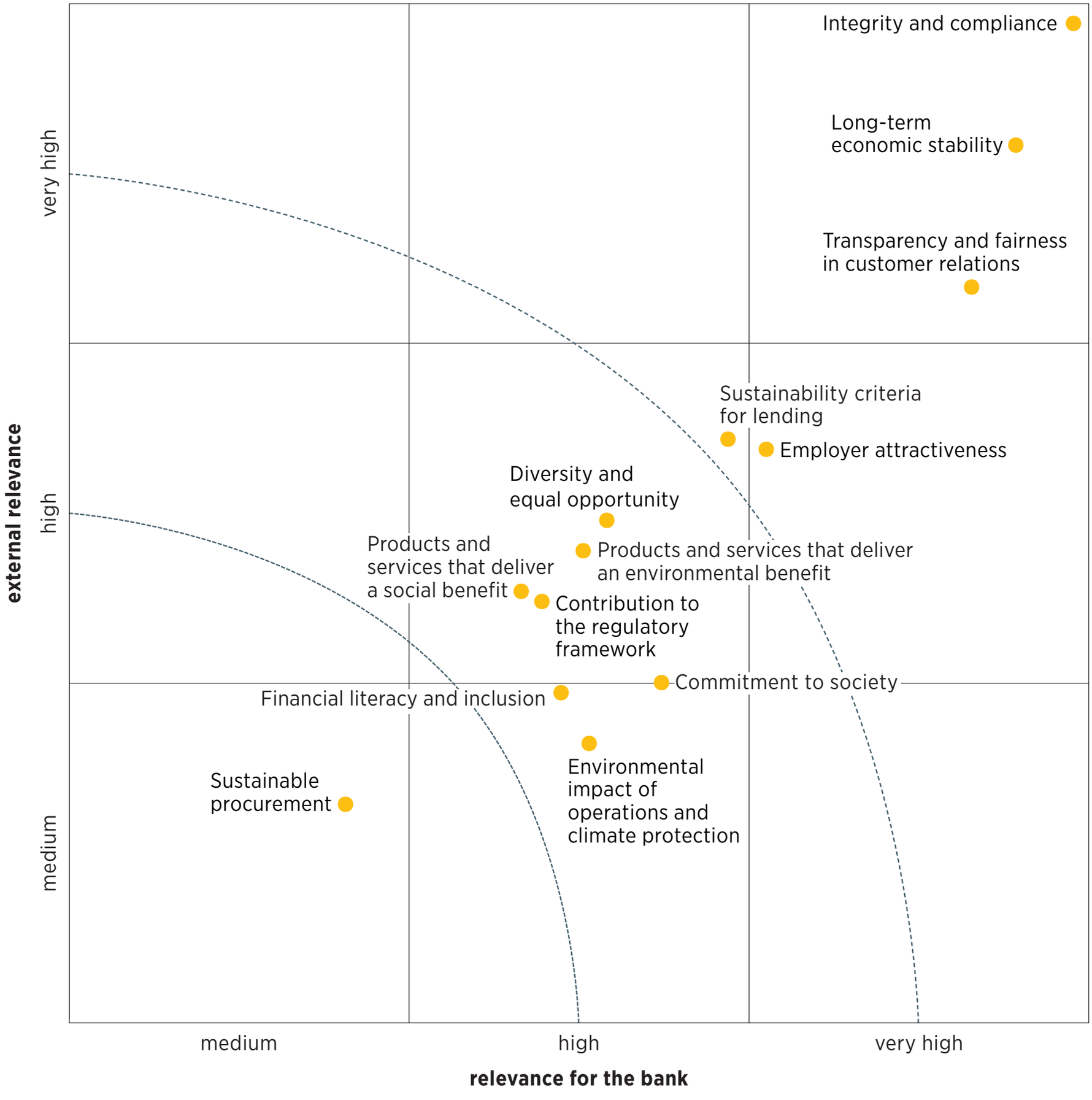Commerzbank's materiality matrix (G4-18)