

Material aspects and aspect boundaries within and outside the organisation (G4-19/20/21)

Material Aspects	Corresponding GRI Aspects	Internal	External
Integrity and compliance	Compliance (EN, PR, SO)	X	
	Audit	X	
	Active-ownership approach	X	
	Anti-corruption	X	X
	Equal treatment	X	
	Freedom of association	X	
	Child labour	X	
	Forced labour	X	
Long-term economic stability	Economic performance	X	X
Transparency and fairness in customer relations	Protection of customer privacy		X
	Labelling of products and services		X
Employer attractiveness	Employment	X	
	Occupational health and safety	X	
	Training and education	X	
Sustainability criteria for lending	Products and services		X
	Product portfolio		X
Diversity and equal opportunity	Diversity and equal opportunity	X	
	Equal pay for women and men	X	
Products and services that deliver an environmental benefit	Products and services		X
	Product portfolio		X
Products and services that deliver a social benefit	Product portfolio		X
Contribution to the regulatory framework	Public policy		X
Commitment to society	Indirect economic contribution		X
	Local communities		X
Financial literacy and inclusion	Indirect economic contribution		X
Environmental impact of operations and climate protection	Materials	X	
	Energy	X	
	Water	X	
	Emissions	X	X
	Effluents and waste	X	
	Transport	X	X
	Overall	X	
Sustainable procurement	Evaluation of suppliers with respect to environmental considerations		X
	Investments	X	X
	Evaluation of suppliers with respect to labour practices		X
	Equal treatment		X
	Freedom of association		X
	Child labour		X
	Forced labour		X
	Evaluation of suppliers with respect to human rights		X