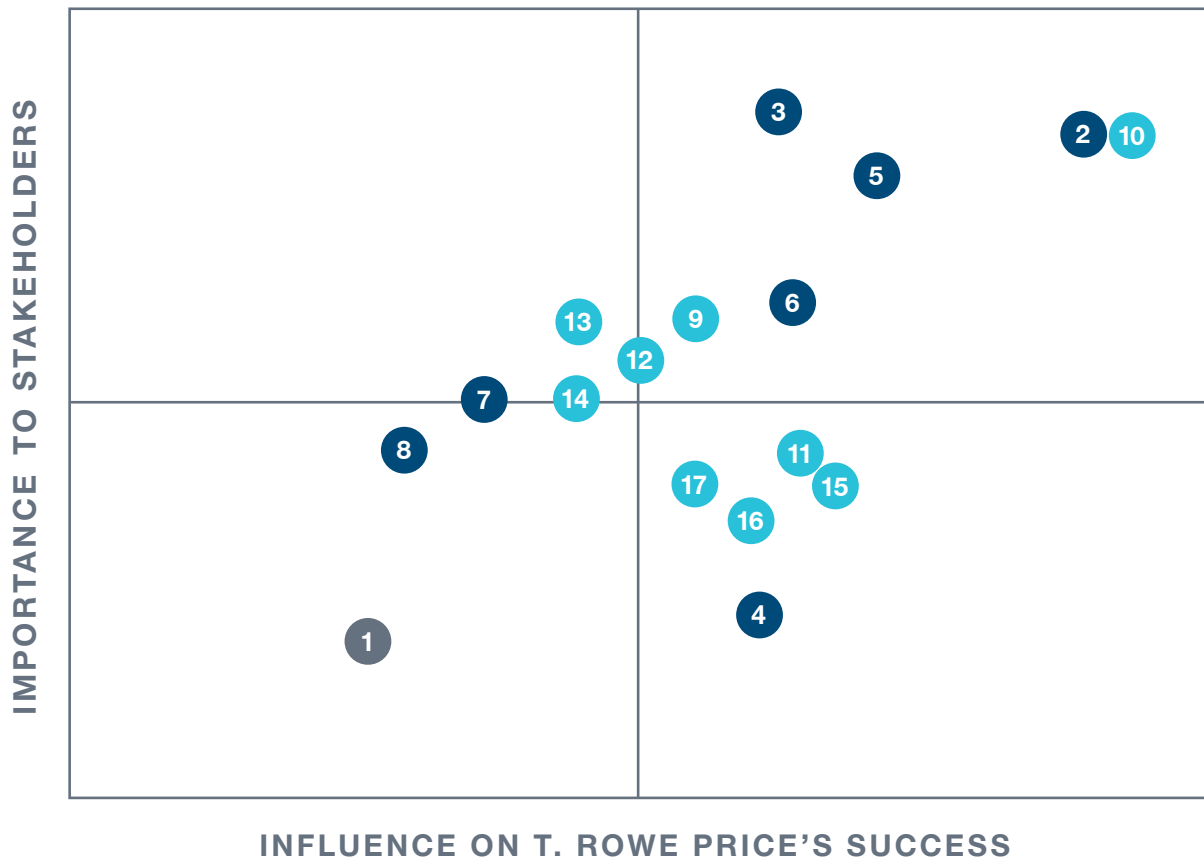


OUR MATERIAL ISSUES

We want to understand the issues that matter most to our stakeholders. For deeper insight, we conducted a materiality assessment in accordance with the Global Reporting Initiative Standards for defining report content and with the advice and interpretation of KPMG LLP. The analysis identified and weighted on a relative basis issues that were important to stakeholders and to the business. Because what matters to our stakeholders matters to us. Topics that fall into the top-right quadrant and are listed in bold font receive more attention throughout this report.



ENVIRONMENT		GOVERNANCE	
GHG Emissions	1	ESG Investing	9
		Fiduciary Responsibility	10
		Legal and Regulatory Environment	11
		Climate Risk and Opportunity Management	12
		Transparency and Disclosure	13
		Stakeholder Engagement	14
		Corporate Governance	15
		Compensation	16
		ESG Risk Management	17
SOCIAL			
Employee Development, Attracting and Retaining Talent	2		
Diversity and Inclusion	3		
Employee Engagement	4		
Data Security	5		
Customer Welfare	6		
Financial Literacy	7		
Human Rights	8		