

Stakeholder Engagement

Material topic	Main stakeholder involved ^A	Definition	Type of involvement	Main reference chapter of the Integrated Report
Digitalisation and innovation	Clients Communities Colleagues Investors	Being proactive, acting promptly and promoting innovation: contributing to social and economic progress and innovation as well as the well-being of countries, developing products and services to support research and innovation intensive industries, by leveraging analytics, as they increasingly becoming significant, with positive and negative implications.	Contributed	– Our Strategy – Intellectual Capital – Social and Relationship Capital
Value to clients	Clients	Being close to clients, understanding their needs and promptly developing products and services for families and companies that support their prosperity and growth (e.g. innovation, internationalisation, research and development) and are good value for money.	Caused	– Our Strategy – Social and Relationship Capital
Digital security	All ^B	Building and maintaining an environment in which all data and information confidentiality, integrity and availability are protected from relevant cyber threats and digital trends as well as implementing security mechanisms that aim to ensure the highest standards and ethical principles related to responsible artificial intelligence systems and information management.	Contributed	– Intellectual Capital – Risk Management and Compliance
Climate and environmental impacts	All	Developing a strategy that incorporates transition and physical risks arising from a changing climate and environmental issues, while at the same time seizing opportunities in order to mitigate the impacts on global temperatures, enhance climate resilience, protect and restore nature.	Caused by the Group and directly linked to its business relationships	– Our Strategy – Our Context – Natural Capital – Risk Management and Compliance
Political and societal change	All	Bearing in mind the impacts of political and societal changes on all our banking business activities both in terms of demand and supply of products and services and well-being for clients and colleagues.	Contributed	– Our Context – Social and Relationship Capital

A. Main stakeholder groups that raised and/or is affected by the material topic.

B. Includes Colleagues, Clients, Communities, Investors/Shareholders and Regulators.

Material Topics

Material topic	Main stakeholder involved ^A	Definition	Type of involvement	Main reference chapter of the Integrated Report
Lean and solid bank	All	Being a stable and solid reference point for all stakeholders basing all our interactions on transparency and using effective and clear communications. A commitment to build a long-term foundation for financial stability while supporting all stakeholders in an uncertain environment, provide tangible support for regulatory discussions, propose and offer simple and easy to understand products/services, disclose relevant information to understand our competitive positioning and business trends	Caused	<ul style="list-style-type: none"> – Governance – Our Strategy – Financial Capital – Risk Management and Compliance – Social and Relationship Capital
Diversity, inclusion and employee engagement	Colleagues, investors, communities	Fostering and improving a Culture of inclusion, fairness and respect by promoting equal opportunities in the workplace and valuing employees' well-being so all colleagues can maximise their potential. A commitment to enhancing colleagues' professional skills and accelerating their professional development while managing the impacts that global trends such as digitisation, demographic changes, and pandemics have on the jobs to ensure that employees are able to perform new and future jobs well.	Caused	<ul style="list-style-type: none"> – Human Capital
Business ethics	All	Basing our business practices on strong ethics fundamentals and high standards for fair business behaviour: recognising the importance of environmental, social and governance issues and embedding them into specific business strategies; respecting and supporting human rights within our sphere of influence; respecting and maintaining a fair competition and responsible procurement practices; reinforcing a Culture of compliance and attention to colleagues' health and safety at all levels of our organisation.	Caused by the Group and directly linked to its business relationships	<ul style="list-style-type: none"> – Risk Management and Compliance – Natural Capital – Social and Relationship Capital
Responsible tax practices	Regulators Communities	Respecting and maintaining a fair competition, ensuring transparent management of taxation matters, rigorous and accountable reporting on non-financial performance in compliance with public policy practices, protecting and consolidating the corporate reputation against any illegal activities aimed at evading the imposition or payment of a tax.	Caused	<ul style="list-style-type: none"> – Financial Capital
Positive impact on society	Communities Investors	Understanding the priorities of communities, supporting sectors and enterprises which can create environmental, social, and economic positive impacts for individuals and the community, fostering a just and fair transition.	Caused	<ul style="list-style-type: none"> – Social and Relationship Capital – Natural Capital

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