ttb Materiality

Identification
Identify and examine sustainability topics that have potential impacts on ttb

Prioritization
Assess the significance of material topics based on risk assessment criteria, and inputs from relevant functions, top management and stakeholders

Validation
Review and approve material topics by top management and Board of Directors

Review
Regularly review the relevance and significance of material issues by engaging with internal and external stakeholders
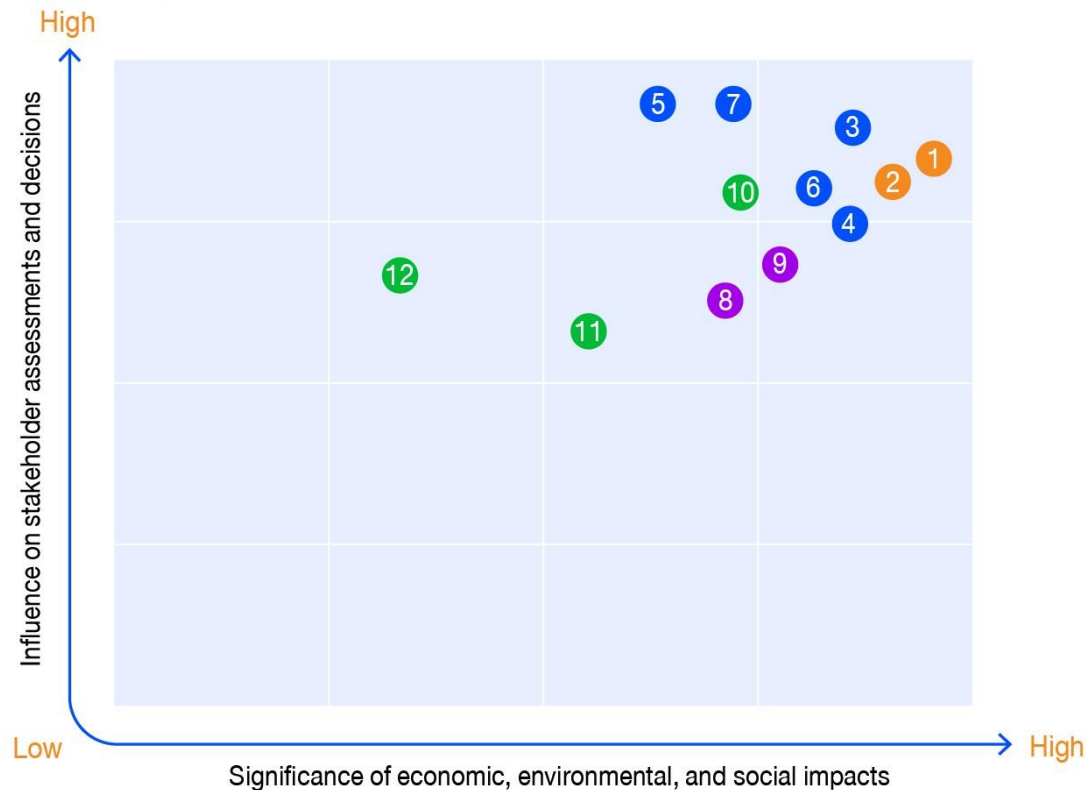
Materiality Matrix 2019-2020

Business
1. Customer experience
2. Digital transformation

Governance
3. Data privacy and protection
4. IT system and cybersecurity
5. Corporate governance
6. Market conduct
7. Risk management

Social
8. Talent attraction and retention
9. Financial literacy and inclusion

Environmental
10. Responsible lending
11. Climate change risk and opportunity
12. Our environmental impact