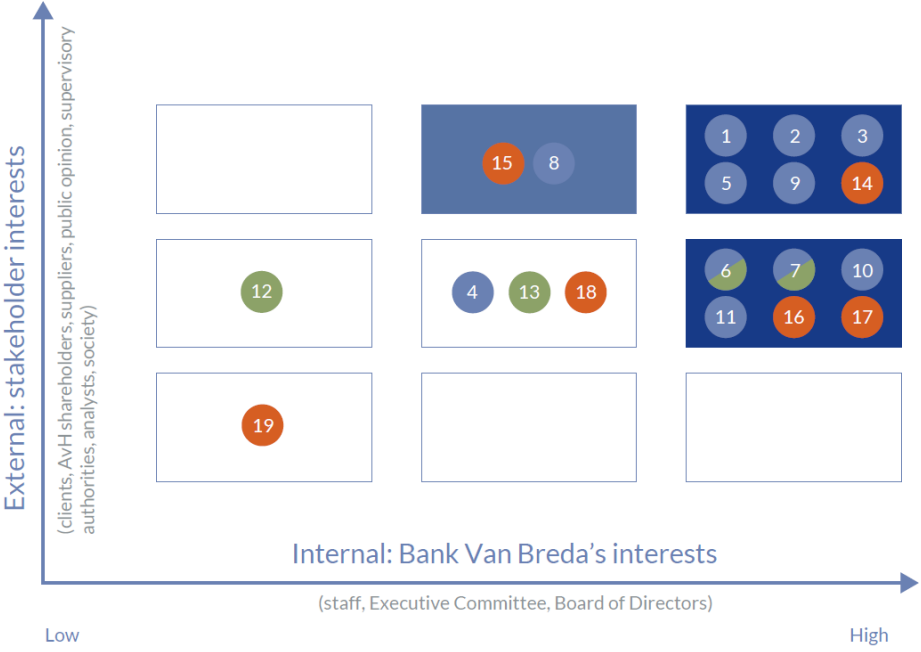


BANK VAN BREDA: MATERIALITY MATRIX

MATERIALITY MATRIX



Good governance

- 1 Safe haven for clients (high net worth, solid liquidity position, prudent balance, careful risk management, long-term profitability)
- 2 Integrity and ethics, own values firmly rooted in the company culture
- 3 Protection of privacy and data
- 4 Ethical taxpayer, based in Belgium
- 5 High client satisfaction thanks to client-orientedness, familiarity with their world, specialised advice, personal and proactive, quick response times, learning from complaints
- 6 Responsible investing and lending with a view to bankruptcy prevention, ESG criteria and respect for human right
- 7 Responsible lending with a view to bankruptcy prevention and the ESG criteria
- 8 Secure payments
- 9 Compliance with the letter and the spirit of laws and regulations, prevention of bribery, money laundering, fraud and corruption
- 10 Simplicity and transparency in organisation, products, price setting and communication
- 11 Innovative mindset with the right mix of personal and digital

Ecology

- 12 Limiting our environmental footprint
- 13 Ecologically conscious action and inspiration

Social responsibility

- 14 Capital accumulation and protection for clients over the generations, with a balance between risk and return, maintaining one's standard of living both during and after one's active career, in good times and bad
- 15 True contribution to welfare and well-being by investing all deposits in the local economy
- 16 Attractive employer for new talent and lifelong learning
- 17 High personal satisfaction (great place to work, fair remuneration policy, equal opportunity, attention to gender equality, good work/life balance, flexibility, accessibility, etc.)
- 18 Openness to diversity and inclusion, among both clients and staff
- 19 Patronage, social engagement and good neighbourliness

