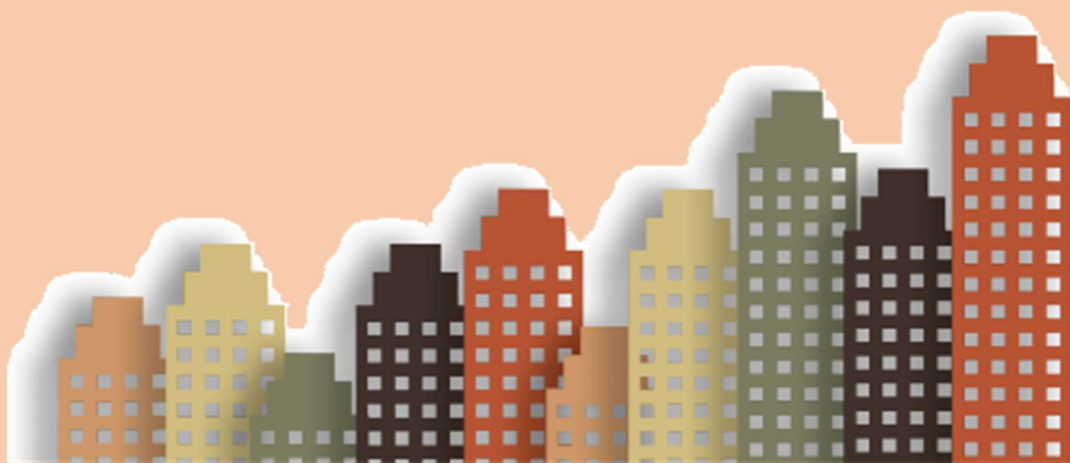




SINJIA LAND
limited

SUSTAINABILITY REPORT

31 DECEMBER 2017



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1. ABOUT THIS REPORT

[GRI 102-1] [GRI 102-50] [GRI 102-53 to 54]

This report covers Sinjia Land Limited and its subsidiaries' ("**Sinjia**" or the "**Group**") sustainability performance for the reporting period from 1 January 2017 to 31 December 2017 and is Sinjia's very first Sustainability Report ("**Report**"). This Report has been prepared in accordance with the GRI Standards: Core Option. We have considered the factors deemed material to Sinjia based on the Economic, Environmental, Social and Governance ("**EESG**") aspects. Sinjia is committed to continually improving its sustainability reporting processes.

We welcome feedback from our stakeholders as this enables us to continually improve upon our sustainability efforts. Please send your feedback to feedback@sinjl.com.

In our effort to conserve the environment, no hard copies of this Report are printed. We have uploaded a digital copy on our website at www.sinjl.com and on the SGXNet at www.sgx.com.

2. ABOUT US

[GRI 102-2 to 7, 102-16, 102-45]

Headquartered in Singapore, Sinjia was established in Singapore in 2004 and was listed on SESDAQ (now known as **Catalist**) in 2005. Subsequently, Sinjia was transferred to the Singapore Exchange Securities Trading Limited ("**SGX-ST**") Main Board in 2008 and then in 2015, was transferred to the SGX-ST Catalist.

On 15 December 2017, the Group completed the disposal of its entire shareholdings of HLN Rubber Products Pte. Ltd., PT HLN Batam, HLN (Suzhou) Rubber Products Co., Ltd and HLN Rubber Industries Sdn. Bhd which operate as a solution provider for integrated mechanical components, undertake manufacturing and supply a wide range of customised elastomeric components (the "**Elastomeric Business**"). Consequently, the above-mentioned entities were not covered in this Report.

The Group continues to engage in hostel management, operating under G4 Station Pte. Ltd. ("**Hostel**"), which was acquired in October 2016. The Hostel, a 5-storey economy class hostel in Singapore with a size of 574.8 square meters, has 23 dormitory rooms and 89 beds (ranging from 2 to 8 beds per room). The occupancy level at any time during our reporting period is approximately 52%. The Group also invests in fund management. However, for the purpose of this report, this is not included.

2. ABOUT US (CONTINUED)

Mission

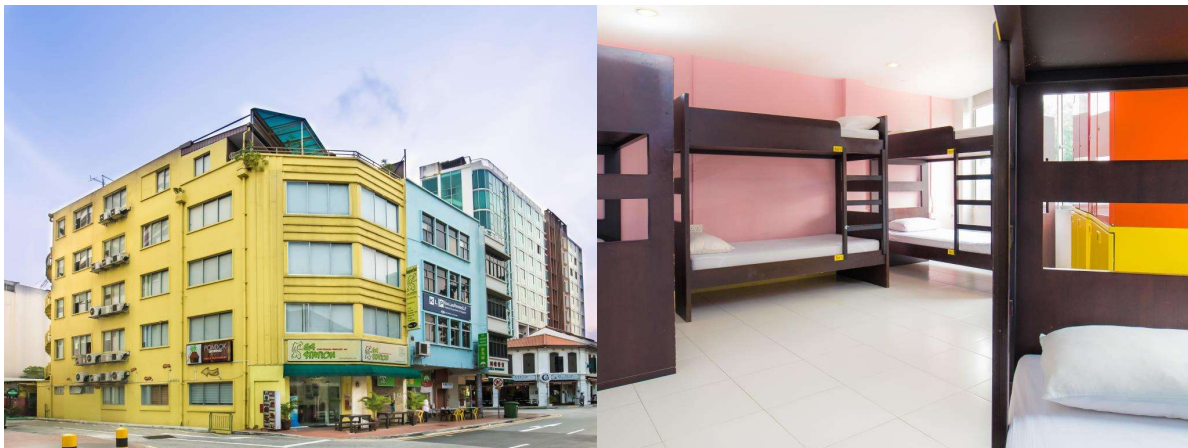
At Sinjia, we believe that affordability should never compromise service. We aim to reflect this belief through our provision of quality hospitality at a competitive price. Our services are dedicated to crafting a comfortable experience for our guests.

Vision

Our vision is to be the preferred choice for travellers in Singapore seeking comfort at an affordable rate.

Core Values

- We aim to be a socially responsible corporation by reducing, recycling and re-using relevant resources to minimise our impact on the environment.
- We aim to be a people developer by inculcating a sense of affiliation and belonging amongst the management team and staff.
- We value people as assets and provide opportunities for continual learning and personal upgrading.



3. BOARD'S MESSAGE

[GRI 102-14]

Dear Stakeholders,

We would like to thank you for your continued support through the Group's transition.

We are pleased to present Sinjia's very first Sustainability Report which outlines the key economic, environmental, social and governance factors deemed material to us and our stakeholders. As we embark on a new journey towards sustainability in the hospitality industry, we strive to continue to enhance value to our stakeholders. We are committed to deliver sustainable growth by closely monitoring and managing the key factors identified.

Once again, we thank you for your patience and unwavering support.

4. BUSINESS EXCELLENCE AND ETHICS

[GRI 102-16, 205-3]

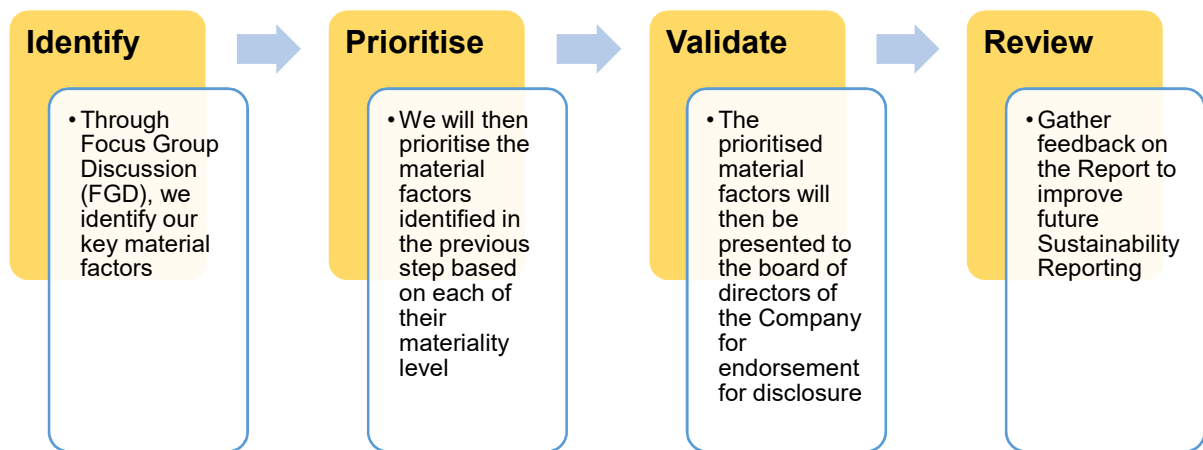
The Group has an Enterprise Risk Management ("ERM") policy that safeguards the stakeholders' interest. This sound system of risk management determines the nature and extent of the significant risks which the Group is willing to take in achieving our strategic goals. The policy is aligned to ISO 31000: 2009, the international standards on the objectives of meeting the compliance in the design, implementation and monitoring of the ERM and internal control systems in place. The Group has developed and implemented the appropriate risk management procedures to address the key risks identified. All significant matters will be highlighted to the Audit Committee and the Board of Directors of the Company.

Sinjia engages in responsible business practices and complies with the relevant laws and regulations that address bribery and corruption. A Whistle Blowing Policy has been implemented to provide employees of the Group with an independent and confidential channel to report suspected fraud, corruption, dishonest practices or irregularities. The policy encourages the reporting of such matters by employees with confidence that the reporting made in good faith will be handled on a confidential and anonymous basis in compliance with applicable laws and the employees will not be penalised. Details of the Whistle Blowing Policy are disseminated to all employees of the Group and reminders are circulated to all existing employees and new employees on a semi-annual basis. There were no incidents of bribery and/or corruption reported during the year.

5. OUR APPROACH TO SUSTAINABILITY

[GRI 102-18, 46]

We analysed our operations and adopted a 4-step approach (shown below) in determining the material ESG factors that are material to our stakeholders.



Sinjia addressed the issues at hand by following the 4-step process listed above. We studied these ESG risks and their potential impacts to gain a comprehensive overview of mitigation approaches.

Through the above four steps, Sinjia is able to gain an understanding of the issues that matter most to our key stakeholders. We then earmarked material factors and assessed their materiality with regards to our business operations, with reference to the respective GRI standards.

We have our very own Sustainability Reporting Champion Team (“**Team**”) who evaluated these material factors with reference to the GRI Standards. Thereafter, the Team worked with the relevant departments to execute the strategies and action plan upon the approval by the Company’s Chief Executive Officer and Board of Directors.

Sinjia is committed to improving the identification and management of material issues relevant to our stakeholders.

6. IDENTIFICATION OF STAKEHOLDERS

[GRI 102-40, 42 to 44]

We engage with our stakeholders to understand their expectations and our approach to engagement is shown below.

Stakeholders	Basis for determining Stakeholders	Engagement Platform	Frequency of Engagement	Topic Discussed
Investors and shareholders	Influence on management's decisions and responsibility towards investors	Company's website and annual general meeting	As and when, and annually	Financial performance, strategic planning
Online booking agents	Dependency on agents	E-mails and phone calls	As and when	Commission rates
Government and regulators	Compliance with local laws and regulations	Regular reporting	Annually	Regulatory matters
Employees	Employees represent the Group as a whole	Performance appraisal, informal dialogues and phone calls	As and when, and annually	Employee compensation and benefits, hostel management
Hostel guests	Customers' needs influence the direction of the Group	Online booking platforms, informal dialogues, and feedbacks	As and when	Safety, cleanliness and privacy

7. OUR MATERIAL EESG FACTORS

[GRI 102-46 to 47]

We have identified the following key factors under the EESG framework which are included in this Report. As we are not reporting on the sustainability issues faced by the elastomeric business which was disposed during the reporting period, no materiality assessment or stakeholder engagement has been performed on this business segment.

Material Topic	Why Material	GRI Standards Disclosure	Boundary	
			Within Sinjia	Outside Sinjia
Economic				
Indirect economic impact	Poses significant effects towards stakeholders	203-2	√	
Procurement practices	Poses significant effects towards stakeholders	204-1	√	
Environmental				
Energy consumption	Poses significant effects towards sustainability	302-1 302-3	√	
Water consumption	Poses significant effects towards sustainability	303-1	√	
Environmental compliance	Compliance towards local laws and regulations	307-1	√	
Social				
Employment	Poses significant effects towards employees	401-1	√	
Training and education	Poses significant effects towards employees	404-1 404-3	√	
Diversity and equal opportunity	Poses significant effects towards employees	405-1	√	
Non-discrimination	Poses significant effects towards employees	406-1	√	

Material Topic	Why Material	GRI Standards Disclosure	Boundary	
			Within Sinjia	Outside Sinjia
Social				
Customer health and safety	Poses significant effects towards customers	416-2	√	
Customer privacy	Poses significant effects towards customers	418-1	√	
Socioeconomic compliance	Compliance towards local laws and regulations	419-1	√	
Governance				
Anti-corruption	Poses significant effects towards stakeholders	205-3	√	

8. RESPONSIBILITY TOWARDS OUR ECONOMY

[GRI 102-9, 203-2, 204-1]

8.1. Our indirect economic impact

The Singapore tourism sector in 2017 attained record highs in Tourism Receipts (“**TR**”) and International Visitor Arrivals (“**IVA**”) for the second time in two years. From January to December 2017, IVA increased 6% over the same period last year to reach 17.4 million visitors. TR also grew 4% to reach S\$26.8 billion. The growth in 2017 TR came on the back of higher expenditure across most major components including sightseeing, entertainment and gaming, shopping, and accommodation. Gazetted hotel room revenue was estimated at S\$3.7 billion for 2017, a year-on-year growth of 3.9%.

As a hostel service provider, we recognised the importance of contributing positively to the intricate Singapore tourism supply chain and in raising Singapore’s profile as a tourism hub through our service offerings. We work very closely with the Singapore Tourism Board (“**STB**”) and promote the different places of interests in Singapore by displaying the various Singapore attractions brochures at our Hostel lobby. Additionally, we frequently provide advice to our guests and assist them with the bookings of tickets and tours over our reception counter. It is, however, impracticable for us to quantify the indirect economic impact arising from such activities.

8. RESPONSIBILITY TOWARDS OUR ECONOMY (CONTINUED)

8.2. Our procurement practices

Sinjia is committed to building a sustainable supply chain which promotes value for both the Group and our suppliers. Our supply chain consists of vendors based in Singapore. Our vendors provide us with energy, water, laundry and pest control services. Local procurement gives Sinjia many advantages over the supply chain of the business. Local suppliers are able to deliver products and services with shorter lead time. Face to face meetings with our suppliers allows us to address any concerns that we might have and maintain greater control over the standard and quality of products and services provided to us.

One of the key service providers involved in our supply chain are the online travel agents. We work closely with 6 main travel booking agents known to many such as Agoda, Booking.com, Expedia, Hotels.com, Traveloka and Airbnb.

9. RESPONSIBILITY TOWARDS OUR ENVIRONMENT

[GRI 302-1, 3, 303-1, 307-1]

Sinjia understands that being a successful hostel service provider requires the Group to be efficient, well managed and customer focused. On top of these, Sinjia needs to fulfil the expectations of our stakeholders, which includes demonstrating our commitment to preserving the environment. We did not identify any non-compliance with environmental laws and regulations during the reporting period.

9.1. Our energy consumption

Each guest room requires non-renewable energy sources in the form of electricity, which is powered by electricity distributors. These include air-conditioning, lighting and heating. During the reporting period, the Hostel has consumed a total of 132,000 kWh of electricity and has an occupancy of 15,142 guest nights. On average, each Hostel guest consumes 8.72 kWh of energy per guest night.

While the comfort of our guests is a key element during their stay, we abide by our Group's energy saving policies whenever possible. We display notices in the room and within the Hostel to remind our Hostel guests to switch off the air-conditioning and lights whenever they are not in use. We also play our part in reducing our carbon footprint by utilising sensors and controls to adjust the lighting and other systems, such that they are automatically switched on when motion is detected.

The Group will continue to monitor its energy consumption and take extra steps to reduce the energy intensity ratio per guest night.

9. RESPONSIBILITY TOWARDS OUR ENVIRONMENT (CONTINUED)

9.2. Our water consumption

Water is one of the most important substances on earth, even more so in Singapore. As the demand for water in Singapore continues to rise, it is even more vital for us to play our part in conserving water.

A total of approximately 2,100,000 litres of potable water was obtained from the local municipal water supplies during the reporting period. That translates to 139 litres of water use per guest night. Hostels guest are also given complimentary bottles of water for their personal consumption.

As the pressure on water resources increases, it is important to reduce and conserve water resources. Sinjia recognises the importance of water and is constantly finding ways to reduce water consumption in the Hostel. We hang signs around the pantry and bathrooms to remind all our guests to turn off the tap when not in use. This is to also encourage Hostel guests to reduce their water consumption where possible.

10. RESPONSIBILITY TOWARDS OUR PEOPLE

[GRI 102-7 to 8, 41, 401-1-, 404-3, 405-1, 406-1]

A significant portion of the Group's activities (i.e. the Hostel operations) are performed by Hostel workers through an outsourcing arrangement with HLN Rubber Products Pte. Ltd. and is included as part of our total headcount for the purpose of this Report. Our employees are not covered under any collective bargaining agreements. Directors and management will be reviewing the outsourcing arrangement with the objective to minimise its cost and maximise its returns.

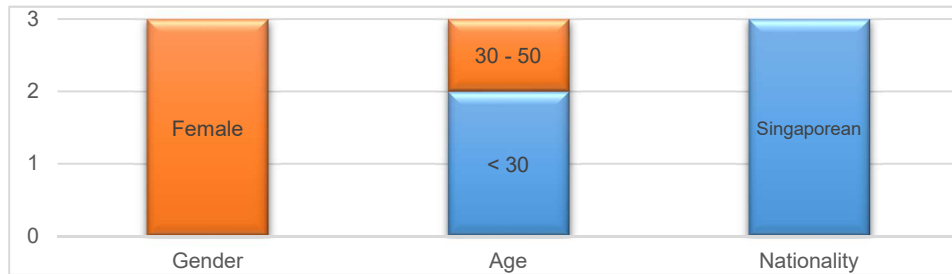
10.1 Our workforce retention rate

Sinjia understands the importance of keeping our employees happy and satisfied. This directly translates to high retention rates and low turnover rates. The Group's workforce as at 31 December 2017 was an aggregate of 10 permanent and full-time staff. Our hiring and turnover rates during the reporting period are shown below:

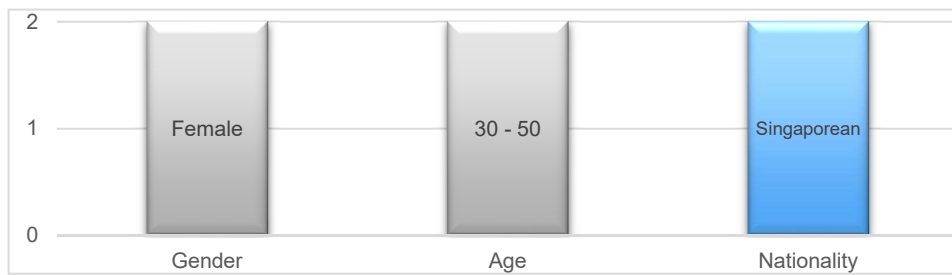
10. RESPONSIBILITY TOWARDS OUR PEOPLE (CONTINUED)

10.1 Our workforce retention rate (Continued)

Hiring



Employee turnover

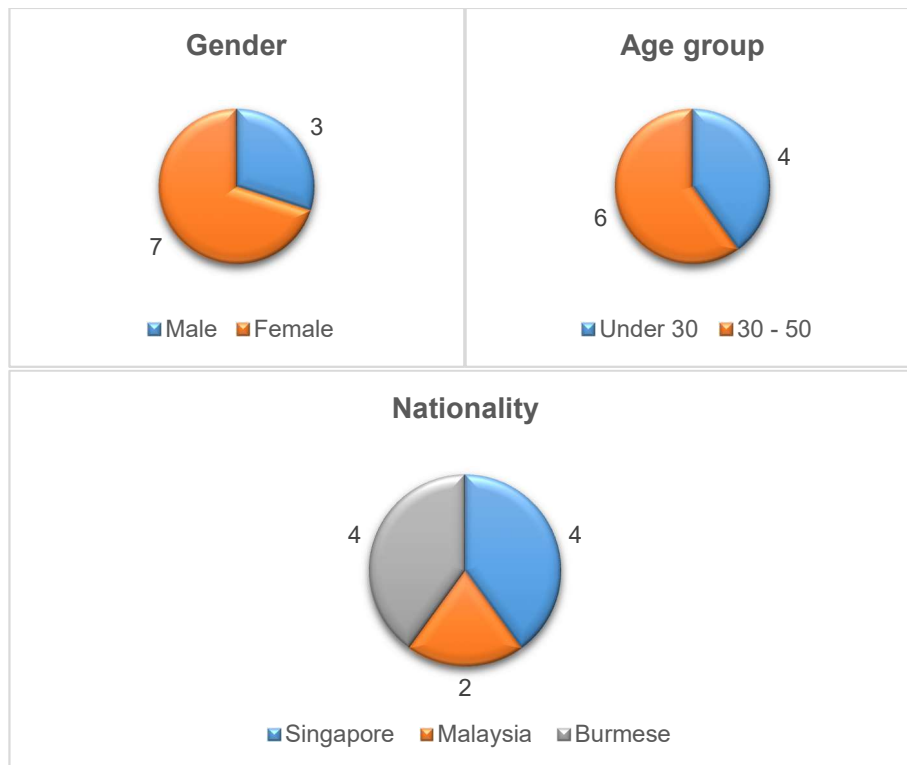


Sinja has a hiring rate of 30% and an employee turnover rate of 22% during the reporting period. We aim to keep our employee turnover rate low as it eliminates the need for re-training of employees. We seek to keep the turnover rate low moving forward.

10. RESPONSIBILITY TOWARDS OUR PEOPLE (CONTINUED)

10.2. Our diverse workforce

Sinjia has a diverse workforce comprising of people from a wide array of cultures, viewpoints and backgrounds. Our employment policies are based solely on merit and capability, regardless of age, gender, or nationality. We have achieved a balanced workforce as tabulated below.



Our diversity is not limited to our employees but also our board of directors. Our directors come from different age groups and backgrounds which helps to foster innovation. Our experienced directors bring about stability and security while the younger directors contribute by introducing new ideas and methods to better manage the Group strategically.

The Board comprises of 4 male directors, of whom 2 fall under the age group 31-50 years old and 2 other above 50 years old. Although there is currently no female Director appointed to the Board, the Board does not rule out the possibility of appointing a female Director if a suitable candidate is nominated for the Board's consideration. We believe in continually creating an inclusive and supportive environment for all our employees. There were no incidents of discrimination during the reporting period.

10. RESPONSIBILITY TOWARDS OUR PEOPLE (CONTINUED)

10.2. Developing our employees

Sinjia believes in nurturing our employees so that they not only meet and exceed their personal career goals, but also perform to their best. Personal growth of employees would lead to improved organisational performance. Emphasis is placed on feedback from employees as the management believes that such appraisals improve organisational efficiency.

Only employees based at Sinjia's head office, which makes up 60% of the workforce, are subject to annual performance review to discuss their job performance and career goals. The remaining 40% are based at the Hostel and they do not undergo such annual performance review.

We are looking to implement the annual performance appraisal on all our employees, including the Hostel workers.

11. RESPONSIBILITY TOWARDS OUR CUSTOMERS

[GRI 416-2, 418-1, 419-1]

Singapore is a multi-racial and multi-religious society. Our Hostel staff are aware of our anti-discriminatory guidelines and treatment towards our Hostel guests. We strongly believe in the gathering of people from different countries, race and religion to bring about new social opportunities.

Apart from being socially responsible, we adhere to all relevant rules and regulations stipulated by the regulators from our industry. Under the Hotels Act (Section 16 – Penalties), a certificate of registration and a hotel-keeper's license are required to manage a hostel. We have also obtained other relevant approvals and clearances from the fire safety department and the National Environment Agency. We did not identify any non-compliance with socioeconomic laws and regulations during the reporting period.

11. RESPONSIBILITY TOWARDS OUR CUSTOMERS (CONTINUED)

11.1. Customer health, safety and privacy

The health, safety and privacy of our Hostel guests are of utmost importance to us. We always strive to further improve and maximise our guests' satisfaction.

We have a regular pest control service provider who performs monthly pest control. The chemicals and methods used are almost zero toxicity to humans to ensure the comfort and safety of all our guests. Our service provider uses non-hazardous products which are safe for the environment. When the need to use hazardous products arises, they have the expertise to ensure the safety of our Hostel guests.

Sinjia has a fire emergency evacuation plan in place to ensure that there is proper fire safety. The fire safety policy comprises of several fire safety precautions and facilities such as no smoking signs, a fire alarm system, a hose reel and an emergency escape route. There are CCTVs installed around the common areas of the Hostel to ensure the safety of all our guests without compromising their privacy.

Sinjia takes data privacy and security seriously and maintains all our customers' data in a secure environment. Upon check-in, it is the Hostel's procedure to obtain and store a copy of the guest's passport. We have procedures and guidelines in place with regards to the collection, use, disclosure, retention, security and disposal of personal information. We are committed to spreading awareness about the importance of data privacy and security across the Group.

We also provide baggage deposit services located at the lobby specially for guests to deposit their luggage prior to check in or upon check out. The room is secured and is only accessible by the Hostel's staff.

We did not identify any non-compliance with regulations or stipulated complaints with regards to the health, safety and privacy of our Hostel guests.

12. GRI CONTENT INDEX

[GRI 102-55]

GRI Standard	Disclosure Number	Disclosure Title	Comments	Page References (AR refers to Annual Report)	Section References
GRI 102: Organisational profile					
	102-1	Name of organisation	-	SR 1	About this report
	102-2	Activities, brands, products, and services	-	SR 1	About us
	102-3	Location of headquarters	-	SR 1	About us
	102-4	Location of operations	-	SR 1	About us
	102-5	Ownership and legal form	-	SR 1	About us
	102-6	Markets served	-	SR 1	About us
	102-7	Scale of the organisation	-	SR 1 SR 9 AR 43 - 46	About us, and Responsibility towards our people
	102-8	Information on employees and other workers	-	SR 9	Responsibility towards our people
	102-9	Supply chain	-	SR 7	Responsibility towards our economy
	102-10	Significant changes to the organisation and its supply chain	First year	NA	NA
	102-11	Precautionary principle or approach	None	NA	NA
	102-12	External initiatives	None	NA	NA
	102-13	Membership of associations	Singapore Business Federation	NA	NA
GRI 102: Strategy					
	102-14	Statement from senior decision-maker	-	SR 2	Board's message
GRI 102: Ethics and integrity					
	102-16	Values, principles, standards, and norms of behaviour	-	SR 1 SR 3	About us, and Business excellence and ethics

GRI Standard	Disclosure Number	Disclosure Title	Comments	Page References (AR refers to Annual Report)	Section References
GRI 102: Governance					
	102-18	Governance structure	-	SR 4	Our approach to sustainability
GRI 102: Stakeholder engagement					
	102-40	List of stakeholder groups	-	SR 5	Identification of stakeholders
	102-41	Collective bargaining agreements	-	SR 9	Responsibility towards our people
	102-42	Identifying and selecting stakeholders	-	SR 5	Identification of stakeholders
	102-43	Approach to stakeholder engagement	-	SR 5	Identification of stakeholders
	102-44	Key topics and concerns raised	-	SR 5	Identification of stakeholders
GRI 102: Reporting practice					
	102-45	Entities included in the consolidated financial statements	-	SR 1 AR 77 - 80	About us
	102-46	Defining report content and topic Boundaries	-	SR 4 SR 6	Our approach to sustainability, and Our material EESG factors
	102-47	List of material topics	-	SR 6	Our material EESG factors
	102-48	Restatements of information	First year	NA	NA
	102-49	Changes in reporting	First year	NA	NA
	102-50	Reporting period	-	SR 1	About this report
	102-51	Date of most recent report	First year	NA	NA
	102-52	Reporting cycle	Annual	NA	NA

GRI Standard	Disclosure Number	Disclosure Title	Comments	Page References (AR refers to Annual Report)	Section References
GRI 102: Reporting practice					
	102-53	Contact point for questions regarding the report	-	SR 1	About this report
	102-54	Claims of reporting in accordance with the GRI standards	-	SR 1	About this report
	102-55	GRI content index	-	SR 13 - 19	GRI content index
	102-56	External assurance	No external assurance	NA	NA
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 7	Responsibility towards our economy
	103-2	The management approach and its components	-	SR 7	Responsibility towards our economy
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 203: Indirect economic impacts					
	203-2	Significant indirect economic impacts	-	SR 7	Responsibility towards our economy
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 7	Responsibility towards our economy
	103-2	The management approach and its components	-	SR 7	Responsibility towards our economy
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 204: Procurement practices					
	204-1	Proportion of spending on local suppliers	-	SR 7	Responsibility towards our economy

GRI Standard	Disclosure Number	Disclosure Title	Comments	Page References (AR refers to Annual Report)	Section References
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 3	Business excellence and ethics
	103-2	The management approach and its components	-	SR 3	Business excellence and ethics
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 205: Anti-corruption					
	205-3	Confirmed incidents of corruption and actions taken	-	SR 3	Business excellence and ethics
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 8	Responsibility towards our environment
	103-2	The management approach and its components	-	SR 8	Responsibility towards our environment
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 302: Energy					
	302-1	Energy consumption within the organisation	-	SR 8	Responsibility towards our environment
	302-3	Energy intensity	-	SR 8	Responsibility towards our environment
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 8 - 9	Responsibility towards our environment
	103-2	The management approach and its components	-	SR 8 - 9	Responsibility towards our environment
	103-3	Evaluation of the management approach	First year	NA	NA

GRI Standard	Disclosure Number	Disclosure Title	Comments	Page References (AR refers to Annual Report)	Section References
GRI 303: Water					
	303-1	Water withdrawal by source	-	SR 8 - 9	Responsibility towards our environment
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 8	Responsibility towards our environment
	103-2	The management approach and its components	-	SR 8	Responsibility towards our environment
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 307: Environmental compliance					
	307-1	Non-compliance with environmental laws and regulations	-	SR 8	Responsibility towards our environment
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 9 – 10	Responsibility towards our people
	103-2	The management approach and its components	-	SR 9 – 10	Responsibility towards our people
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 401: Employment					
	401-1	New employee hires and employee turnover	-	SR 9 – 10	Responsibility towards our people
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 11	Responsibility towards our people
	103-2	The management approach and its components	-	SR 11	Responsibility towards our people
	103-3	Evaluation of the management approach	First year	NA	NA

GRI Standard	Disclosure Number	Disclosure Title	Comments	Page References (AR refers to Annual Report)	Section References
GRI 404: Training and education					
	404-3	Percentage of employees receiving regular performance and career development reviews	-	SR 11	Responsibility towards our people
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 10 - 11	Responsibility towards our people
	103-2	The management approach and its components	-	SR 10 - 11	Responsibility towards our people
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 405: Diversity and equal opportunity					
	405-1	Diversity of governance bodies and employees	-	SR 10 - 11	Responsibility towards our people
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 11	Responsibility towards our people
	103-2	The management approach and its components	-	SR 11	Responsibility towards our people
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 406: Non-discrimination					
	406-1	Incidents of discrimination and corrective actions taken	-	SR 11	Responsibility towards our people
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 11 - 12	Responsibility towards our customers
	103-2	The management approach and its components	-	SR 11 - 12	Responsibility towards our customers

GRI Standard	Disclosure Number	Disclosure Title	Comments	Page References (AR refers to Annual Report)	Section References
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 416: Customer health and safety					
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	-	SR 11 - 12	Responsibility towards our customers
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 11 - 12	Responsibility towards our customers
	103-2	The management approach and its components	-	SR 11 - 12	Responsibility towards our customers
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 418: Customer privacy					
	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	-	SR 11 - 12	Responsibility towards our customers
GRI 103: Management approach					
	103-1	Explanation of the material topic and its Boundary	-	SR 11	Responsibility towards our customers
	103-2	The management approach and its components	-	SR 11	Responsibility towards our customers
	103-3	Evaluation of the management approach	First year	NA	NA
GRI 419: Socioeconomic compliance					
	419-1	Non-compliance with laws and regulations in the social and economic area	-	SR 11	Responsibility towards our customers