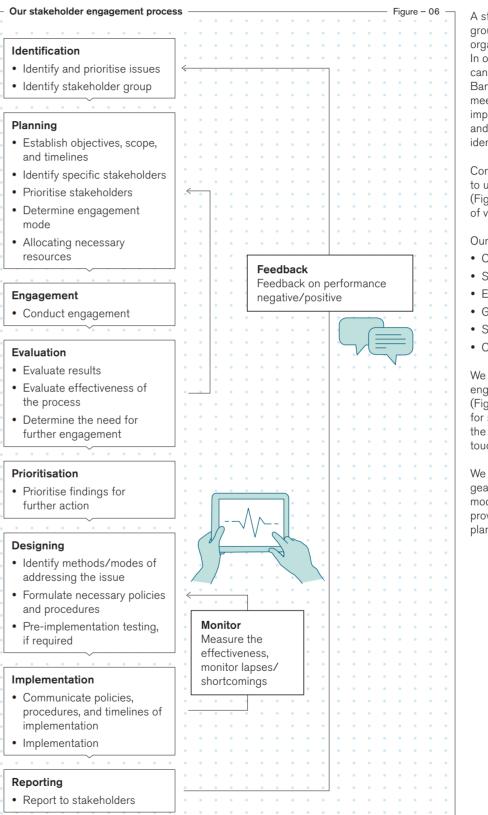
The diagram overleaf depicts the inputs used and the processes deployed for financial intermediation and maturity transformation. the two primary activities of the Bank. It also illustrates the consequent outputs generated by the Bank and the outcomes experienced by the stakeholders in 2017.

CONNECTING WITH STAKEHOLDERS



A stakeholder can be an individual or a group that is significantly impacted by an organisation's actions, products and services. In our case their perceptions and behaviour can also have a powerful effect on the Bank's ability to carry on its activities and meet its strategic goals. Given the significant impact stakeholders have on an organisation and vice versa it is vital for the Bank to identify them and communicate effectively.

Connecting with our stakeholders helps us to understand and address their concerns (Figure 06) while balancing the distribution of value created.

Our stakeholders are:

- Customers
- · Shareholders and investors
- · Employees and employee associations
- Government institutions and regulators
- Suppliers and business partners
- · Community and environment

We maintain formal mechanisms to engage with each group of stakeholders (Figure 07 on D page 31). Responsibility for such engagement is shared across the organisation at every stakeholder touch point.

We value stakeholder engagement as it gears us for the future, highlighting business model improvements, driving innovation, and providing invaluable insights for the strategic planning process.

• • • • • •			Figure -
• •	Shareholders and investors	Employees and employee associations	Customers
Stakenolder aspirations	 Financial performance Governance Transparency and disclosure Business expansion plans Risk management Sustainable growth 	 Performance and reward management Training and development Career advancement opportunities Work-life balance Retirement benefit plans Value driven corporate culture Diversity and inclusion Perception of a prosperous future for the Bank 	 Customer service Customer security and privacy Service quality Financial inclusion Affordability of services and convenience Grievance handling mechanism Financial education and literacy
•	Engagement activity Frequency	Engagement activity Frequency	Engagement activity Frequency
•	Annual Reports and AGMs Annually	Manager's Conference Annually	Customer visits As required
Mode and frequency	Extraordinary General Meetings As required	Town hall meeting Annually	Complaints received As required
ane	Interim financial statements Quarterly	Regional review meetings Quarterly	Complaints resolution officer,
	Investor presentations As required	Branch marketing meeting Monthly	relationship managers As required
	Press conferences and releases As required	Training programmes As required	ComBank Biz Club Continuous
e e	Announcements to CSE As required	Intranet Continuous	Branch network and call centre Continuous
Ď .	One-to-one discussions As required	Special staff events Annually	Media advertisements As required
≥ .	Corporate website Continuous	Trade union discussions As required	Corporate website Continuous
• •			
· · ·	Government institutions and regulators	Suppliers and business partners	Community and environment
•	Compliance with directives and	Contractual performance	Pesponsible financing
•	codes	 Future business opportunities 	Responsible financingCommitment to community
S	Local and overseas expansion	Maintaining healthy relationships	Financial inclusion, recruitment
5 .	 Microfinance and SME development 	Timely settlement of dues	Microfinance and SME
atior		 Ease of working 	 Ethics and business conduct
spiratior	Consolidation of the financial sector	-	
aspirations	Consolidation of the financial sector	Growth potential	Environmental performanceEmployment opportunities
aspiration	Consolidation of the financial sector	-	
		Growth potential	Employment opportunities
	Engagement activity Frequency	Growth potential	Employment opportunities Engagement activity Frequency Delivery channels Continuous Press releases, conferences
	Engagement activity Frequency On-site surveillance Annually	Growth potential Engagement activity Frequency Supplier relationship	Employment opportunities Engagement activity Frequency Delivery channels Continuous Press releases, conferences and media briefings As required
	Engagement activity Frequency On-site surveillance Annually Directives and circulars As required	Growth potential Engagement activity Frequency Supplier relationship management As required	Employment opportunities Engagement activity Frequency Delivery channels Continuous Press releases, conferences and media briefings As required Informal briefings and
	Engagement activity Frequency On-site surveillance Annually Directives and circulars As required Meetings and consultations As required	Growth potential Engagement activity Frequency Supplier relationship management As required	Employment opportunities Engagement activity Frequency Delivery channels Continuous Press releases, conferences and media briefings As required Informal briefings and communications As required
Mode and frequency aspiration	Engagement activityFrequencyOn-site surveillanceAnnuallyDirectives and circularsAs requiredMeetings and consultationsAs requiredPress releasesAs required	Growth potential Engagement activity Frequency Supplier relationship management As required	Employment opportunities Engagement activity Frequency Delivery channels Continuous Press releases, conferences and media briefings As required Informal briefings and