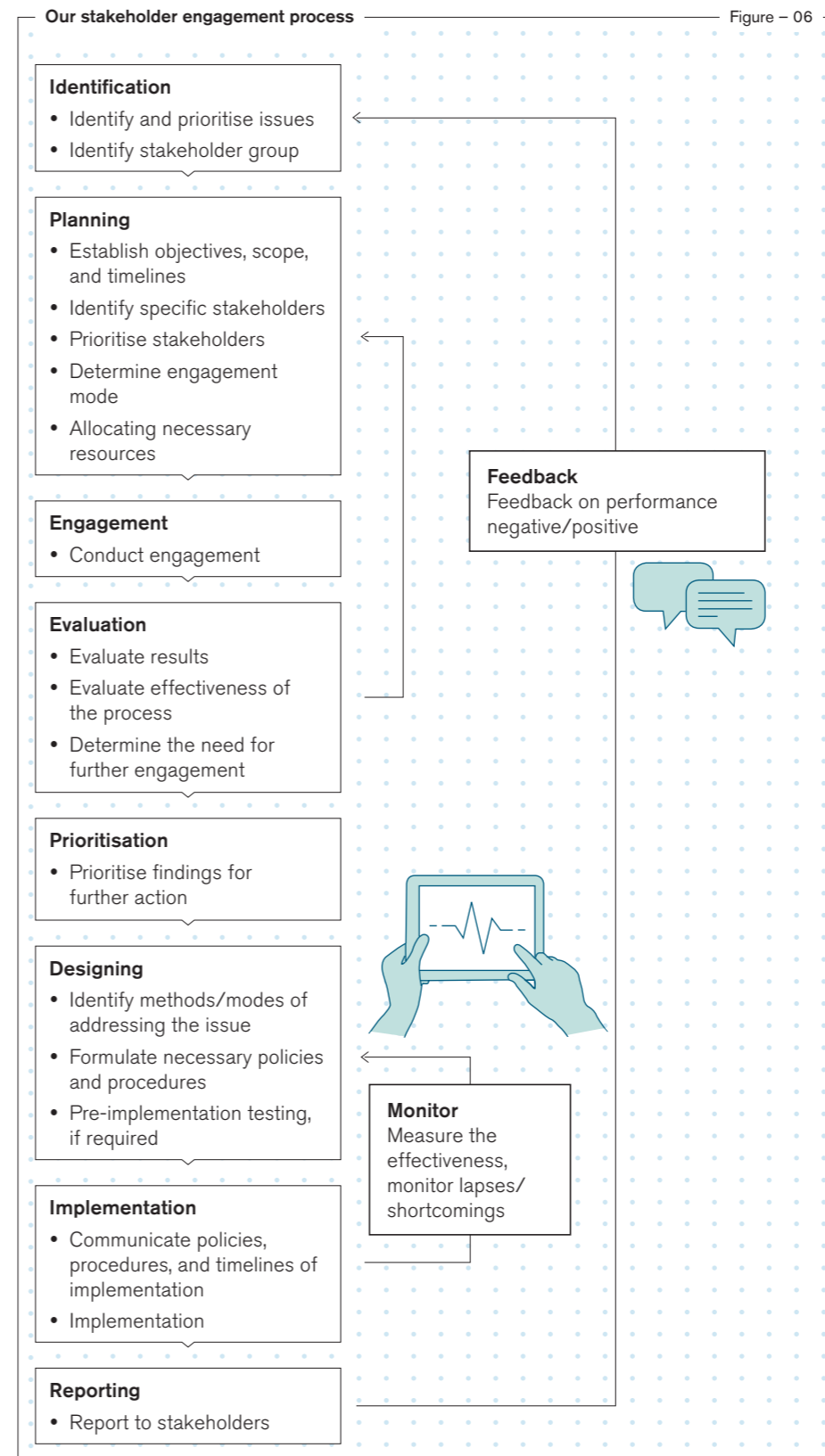


## Our business model

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 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.

How we connect with stakeholder groups

Figure – 07

