



Vibrant Group Limited



Building Strengths,
Forging Ahead

Sustainability Report 2018

Board Statement

The Board of Directors (“the Board”) is pleased to present the inaugural sustainability report of Vibrant Group Limited (“the Group”).

As part of the Group’s long-term strategy formulation, the Board oversees the direction of sustainability at the Group. The Board works closely with the Sustainability Steering Committee (“SSC”), formed by Vibrant Group Limited’s senior management, to obtain updates about the sustainability objectives, strategy and performance of the Group. The Board oversaw the identification of environmental, social and governance factors (“ESG factors”) material to the Group’s business and its stakeholders as part of our involvement in the process of sustainability reporting. The Board also manages and monitors these factors through close interaction with management.

This sustainability report is aligned with the Singapore Exchange (“SGX”) Sustainability Reporting Guide and prepared with reference to the internationally recognised sustainability reporting framework – Global Reporting Initiative (“GRI”) Standards, 2016.

As an integrated service provider in logistics, real estate and financial services, the Group strives to be a leader in sustainable development while managing a commercially successful business. By setting targets in material areas and managing our performance, we aim to translate our sustainability efforts into benefits for the environment, our employees, our business and the local communities at large.

Vibrant Group Limited’s Board of Directors

Contents

2	Board Statement
3	About This Report
3	Sustainability Approach
3	Sustainability Governance
4	Stakeholder Engagement
5	Materiality
5	Economic
6	Environmental Responsibility
9	Social
13	Regulatory Compliance
14	GRI Index

About This Report



This inaugural report presents Vibrant Group Limited's sustainability performance for the period 1 May 2017 to 30 April 2018 ("FY18"). The scope of the report covers the Group's most material business in our head office location of Singapore, our freight and logistics business. Activities included are international freight forwarding, warehousing property and logistics as well as chemical storage and logistics operations.

Feedback with regard to our sustainability reporting and performance is greatly welcome in order to continually improve our sustainability practices. Please send your comments, views, and feedback to corporate@vibrant.com.sg.

Sustainability Approach

As a business that strives toward growth and development, we remain vigilant for emerging trends and developments that may present business opportunities. The changing business environment may offer opportunities for us to improve our sustainability performance, or sustainability opportunities may provide opportunities to improve our business performance. Our sustainability approach recognises the need to enhance our sustainability performance in order to increase our competitiveness. We are aware of increasing importance of ESG factors among our stakeholders and the business landscape and we will aim to align our sustainability initiatives with our business strategy.

Sustainability Governance

Achieving a high level of corporate governance is important to Vibrant Group. Hence, we have set in place a sustainability framework that will be reviewed by the SSC, every year.

Sustainability at Vibrant Group is spearheaded by the SSC, whose role is to develop sustainability objectives and strategy, manage and monitor overall sustainability performance, and report to the Board. Members of the SSC include the Chief Executive Officer, Chief Corporate Development Officer and Chief Financial Officer.

The SSC is supported by the Sustainability Task Force ("STF"), which is responsible for driving the sustainability programme across the organisation. The STF comprises members of the senior management teams from different businesses across the Group.

We have identified key internal and external stakeholders that play a vital role in our business operations. In order to have a better understanding of the issues that are pertinent to our stakeholders, we regularly engage them through various means and channels throughout the year. The following table presents our stakeholders as well as the means of engaging them:

Stakeholders	Methods of Engagement	Frequency	Key Topics of Discussions
Investors/ Shareholders	Timely updates of financial results and announcements, business developments, press releases, and other relevant disclosures via SGXNet and website	Throughout the year	<ul style="list-style-type: none"> • Sustain profitability and enhance shareholder return • Transparent reporting • Sound corporate governance practices • Long-term growth of business
	Annual General Meeting	Annually	
Customers	Regular formal or informal meetings and feedback sessions to exchange ideas and update on important initiatives and matters	Throughout the year	<ul style="list-style-type: none"> • Expanding connectivity and maximising cost efficiency • Responsiveness to customer requests and feedback
	Channels of communication for freight and logistics services provided		
Employees	Induction programme for new employees	Throughout the year	<ul style="list-style-type: none"> • Equitable remuneration • Fair and competitive employment practices and policies • Safe and healthy work environment • Focus on employee development and well-being
	Training and development programmes		
	Recreational and wellness activities		
	Career development performance appraisals	Annually	
Business Partners (Third Party Service Providers)	Regular dialogue sessions with service providers and property managers	Throughout the year	<ul style="list-style-type: none"> • Equitable treatment of business partners • Regular and punctual payments upon enlistment of service
	Established channels of communication		
Government and Regulators	Meetings and dialogue sessions	Throughout the year	<ul style="list-style-type: none"> • Compliance with, and keep abreast of, ever-changing laws and regulations
Trade Associations	Membership in industry associations such as the Singapore Logistics Association, the Singapore Business Federation, the Singapore Aircargo Agents Association, the International Air Transport Association, etc.		



A materiality assessment in the form of a workshop was conducted in FY18, where we identified ESG factors that were material to our business operations. Senior management team members from different businesses across the Group were involved in the materiality workshop. During the materiality assessment, we took into consideration the following factors:

- global and local emerging sustainability trends;
- material topics identified by industry peers;
- industry best practices; and
- sustainability reporting frameworks.

The material ESG factors identified during the workshop were as follows:

Category	Material Factors
Economic	Economic Performance
Environment	Emissions, Effluents and Waste
Social	Health and Safety
	Employment
	Customer Privacy
Governance	Compliance with Laws and Regulations

Economic

ECONOMIC PERFORMANCE

Economic performance is a material factor for Vibrant Group as our business' economic viability is important to our shareholders. We aim to attain sustainable economic growth to provide desirable returns to our shareholders annually.

Our financial performance for FY18 can be found in the Group Financial Highlights (pages 14 to 15) and Financial Statements sections (pages 52 to 59) of the Annual Report.



EMISSIONS, EFFLUENTS AND WASTE

Emmissions

Performance for FY18

- Diesel consumption: 1,529,977 litres
- Electricity consumption: 4,643 megawatt hours (MWh)
- Diesel intensity: 0.709 litre/km
- Electricity intensity: 0.0296 MWh/m²
- Greenhouse gas (GHG) emissions from diesel consumption: 4,114 tonnes carbon dioxide equivalent (tCO₂e)
- GHG emissions from electricity use: 1,946 tCO₂e
- GHG emissions intensity from diesel consumption: 0.002 tCO₂e/km
- GHG emissions intensity from electricity use: 0.0124 tCO₂e/m²

Target for FY19

- Maintain or reduce our electricity and diesel intensities below FY18's levels

GHG emissions from fuel and electricity use pose a serious threat to the environment, given the role of GHG emissions in global warming. Therefore, reducing GHG emissions remains a global priority. Singapore has declared the year 2018 as the Year of Climate Action. A carbon taxation is also planned to be introduced in Singapore from 2019 onwards in order to reduce the country's GHG emissions.

As a global integrated logistics provider, Vibrant Group recognises the impacts of our business on the environment, particularly in regard to the burning of fossil fuels to power our vehicles and offices. We strive to minimise our environmental footprint through various practices and initiatives that aim at reducing GHG emissions, while increasing our customers' efficiency and lowering costs. Initiatives in relation to emissions reduction include exploring reduction in electricity consumption at offices and warehouses and exploring reduction in fuel consumption in vehicle fleet. We have also set in place policies to aid in emissions reduction throughout the organisation as illustrated in the table below.

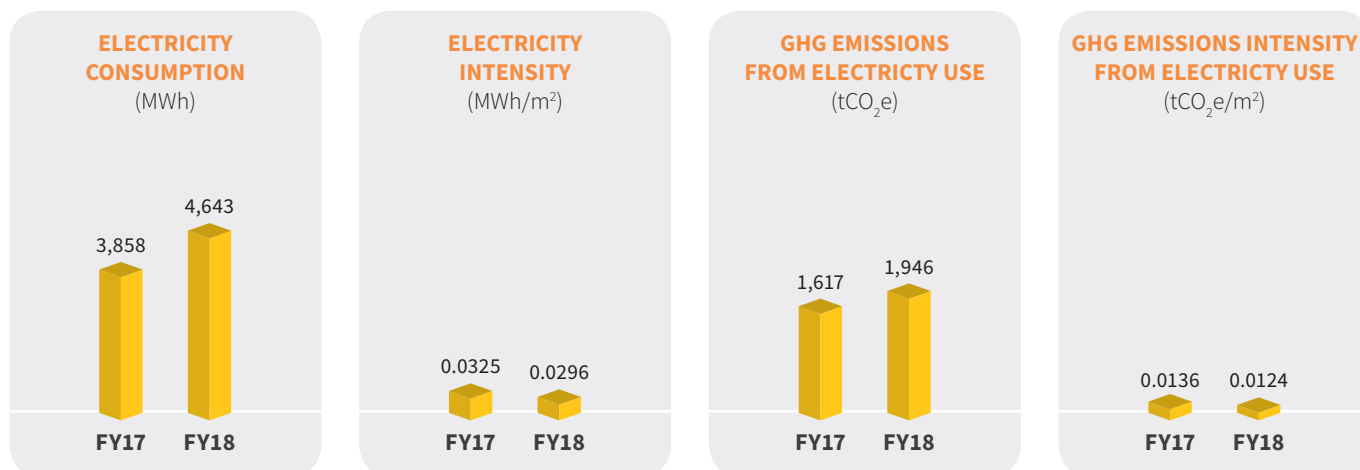
POLICIES IN RELATION TO EMISSIONS REDUCTION

- Explore energy efficient technologies to implement in operations
- Use of technology to track and control direct energy usage for example, use of diesel in vehicle fleet
- Achieve transparency by enhancing data quality and effects of operations on the environment
- Promote effective environmental management among suppliers and external contractors
- Conduct regular checks on our vehicles to ensure that they comply with environmental regulations as well as monitor our diesel consumption

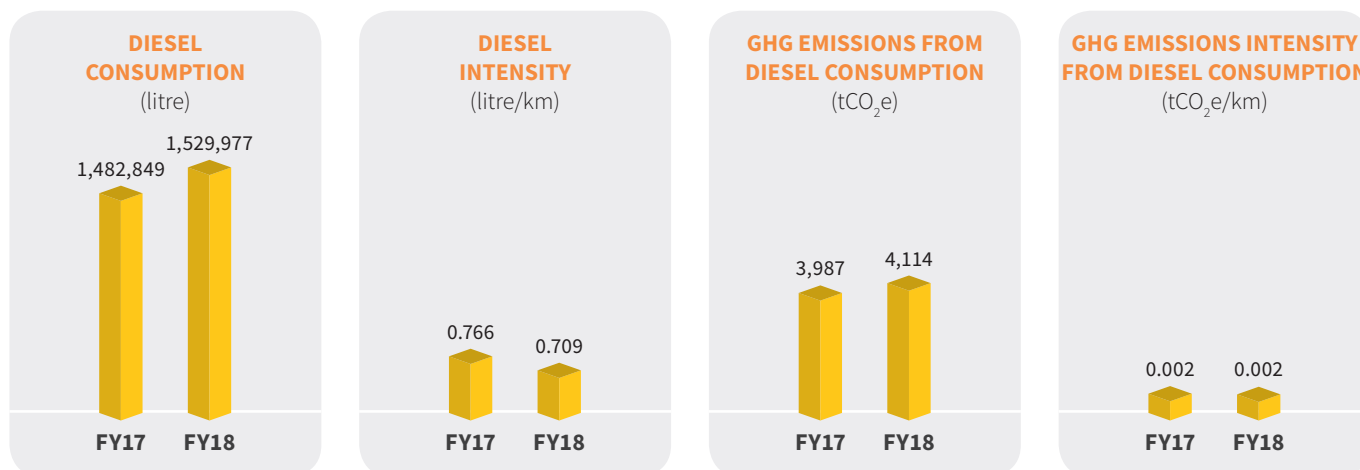
Environmental Responsibility



To improve our energy efficiency and reduce our GHG emissions in an effective manner, we monitor our energy and emissions intensities regularly. Given the nature of our business, electricity consumption applies to warehouses of the freight and logistics business of Vibrant Group. In FY18, our electricity consumption was 4,643 MWh, reflecting a 20.3% increase as compared to 3,858 MWh in FY17. The increase is attributed to the increase in electricity consumption at 51 Penjuru Road. The Group's GHG emissions from electricity use reflected a 20.3% increase, from 1,617¹ tCO₂e in FY17 to 1,946² tCO₂e in FY18. The GHG emissions intensity from electricity use decreased from 0.0136 tCO₂e/m² in FY17 to 0.0124 tCO₂e/m² in FY18. Similarly, the electricity intensity decreased from 0.0325 MWh/m² in FY17 to 0.0296 MWh/m² in FY18.



The annual diesel consumption of LTH freight trucks increased 3.2% from 1,482,849 litres in FY17 to 1,529,977 litres in FY18 as a result of an increase in the total distance travelled by freight trucks to various locations. The Group's GHG emissions from diesel consumption reflected a 3.2% increase, from 3,987³ tonnes carbon dioxide equivalent (tCO₂e) in FY17 to 4,114⁴ tCO₂e in FY18. The GHG emissions intensity from diesel consumption remained constant at 0.002 tCO₂e/km in FY18. The diesel intensity, however, decreased from 0.766 litre/km in FY17 to 0.709 litre/km in FY18.



^{1 2} CO₂ emissions released were calculated using a conversion factor of 0.4192 kg CO₂/kWh – Singapore's Average Operating Margin (OM) Grid Emission Factor (GEF) in 2017.

^{3 4} CO₂ emissions released were calculated using a conversion factor of 2.6889 kg CO₂/litre sourced from the 2006 Intergovernmental Panel on Climate Change (IPCC) Guidelines for National Greenhouse Gas Inventories



Environmental Responsibility

Effluents and Waste Management

Performance for FY18	Target for FY19
 <p>Zero spills recorded</p>	 <p>Maintain zero spills</p>

Poorly managed waste and pollution have a significant impact on the environment. Air, soil, water as well as human and wildlife health can be affected if hazardous chemicals and non-hazardous waste generated by businesses in various industries are not managed correctly. As a provider of integrated logistics solutions, we consider waste management a key issue mainly because of the activities of our subsidiary, LTH Logistics. LTH Logistics provides dedicated chemical logistics and distribution services handling both hazardous and non-hazardous chemicals as well as their derivatives in Singapore and Malaysia. LTH Logistics also engages a licensed third party to collect any waste generated for treatment and disposal.

We advocate environmental responsibility by setting in place safeguards during the transportation of hazardous substances. Hazardous chemicals – such as those that are corrosive, toxic, flammable or oxidising – are stored and transported carefully according to specific regulatory requirements. Policies have also been set in place to support these initiatives and are set out in the table below.

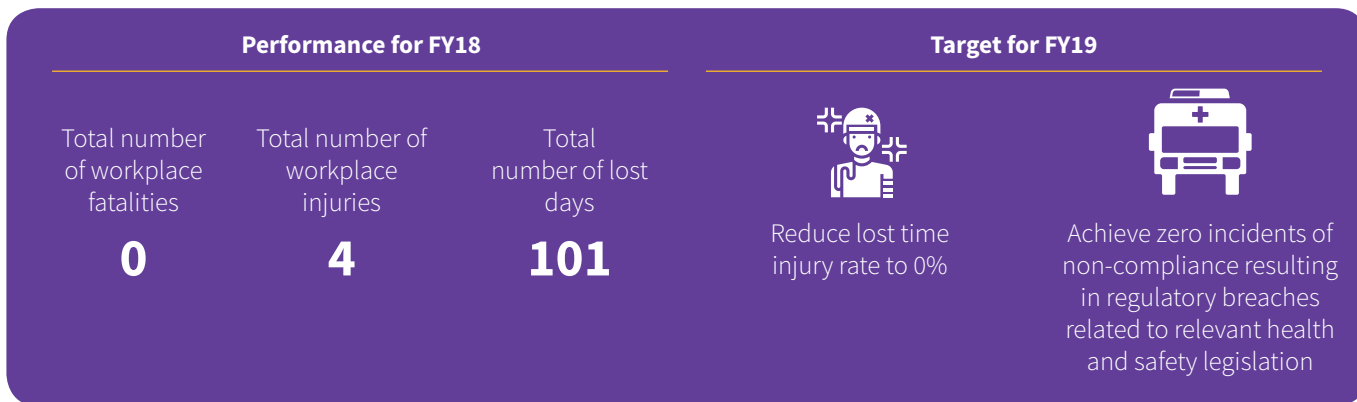
POLICIES IN RELATION TO EFFLUENTS AND WASTE MANAGEMENT

- Comply with environmental protection and management acts and regulations in relation to storage, use and dealing of hazardous substances
- Conducting trainings on handling of hazardous substances
- Implement policies, drills and trainings should accidental spills take place and the appropriate mitigation measures

We aim to support these initiatives by systematically recording environmental incidents such as spills as well as maintaining appropriate approvals for handling of hazardous chemicals. There were zero spills recorded in FY18 and we aim to continue achieving this target in the following year.



HEALTH AND SAFETY



At Vibrant Group, we regard health and safety as a priority and see this as an essential part of our business. Safe work practices, such as the safe use of vehicles and equipment and the safe handling of hazardous chemicals, are the foundation of a safe workplace. We strive to prioritise the health and safety of our employees, customers, third-party service providers and visitors. Maintaining a safe working environment at all of our facilities is essential to us. We have, therefore, set in place health and safety practices.

We highlight the importance of a safe working environment to our employees by providing safety tips regularly. We also employ an all-round approach to health and safety, taking into consideration training, communication, safety at work sites, security operations and audits. The following table presents the initiatives and practices that we have implemented with regard to the health and safety of our employees and other stakeholders.

Health and Safety Practices	
Training	Tailor-made courses according to job requirements and provide specific precautions and procedures to follow Evacuation plans and drills well designed for on-the-ground workers
Employee Handbook / Orientation Handbook	Social Code of Conduct: Safe and Healthy Work Environment Rules and Regulations: Emergency evacuation rule Safety standards and guidelines Smoking, dress code, etc.
Safety measures	Conduct safety audit(s) at all facilities to identify key areas and take preventive measures when necessary Re-examine existing health and safety policies, ensure well-implementation and continued relevance Ensure responsible usage of chemicals and transparency on the substances used in premises
Employee well-being	Employee wellness plan including regular medical check-ups, workplace inspections, advice and treatment

In FY18, there were zero workplace related fatalities. However, four minor⁵ injuries were recorded. These four injuries resulted in a total of 101 lost days. During the reporting period, there were no incidents of non-compliance with relevant health and safety regulatory requirements. Going forward, we aim to reduce lost time injury rate to 0% and have no incidents of non-compliance resulting in regulatory breaches related to relevant health and safety legislation.

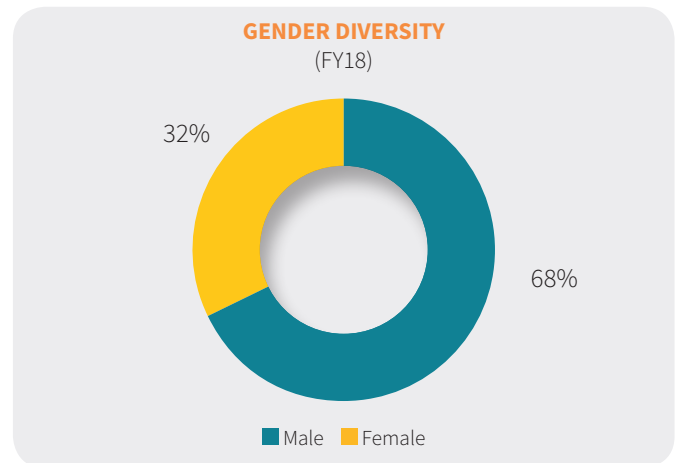
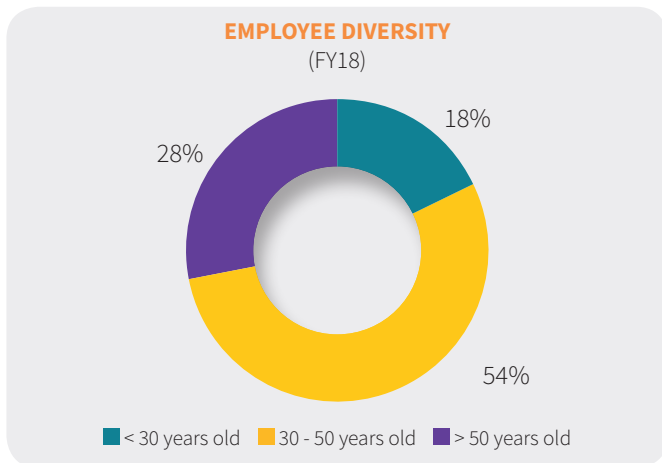
⁵ Minor injuries are defined as all reportable injuries that did not result in death or major injuries.

EMPLOYMENT

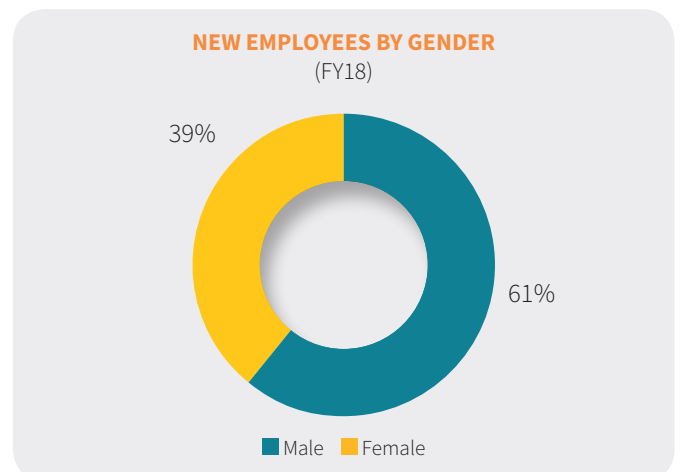
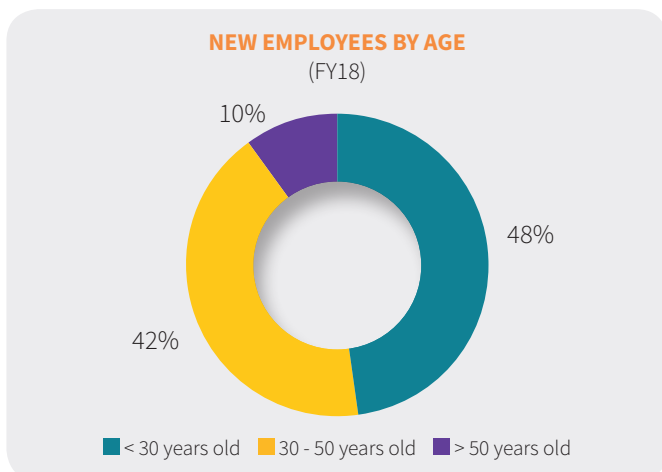
Performance for FY18		Target for FY19
New employee hires	employee turnover	Maintain an employee turnover rate of
104 (annual rate: 21%)	121 (annual rate: 25%)	25% or below

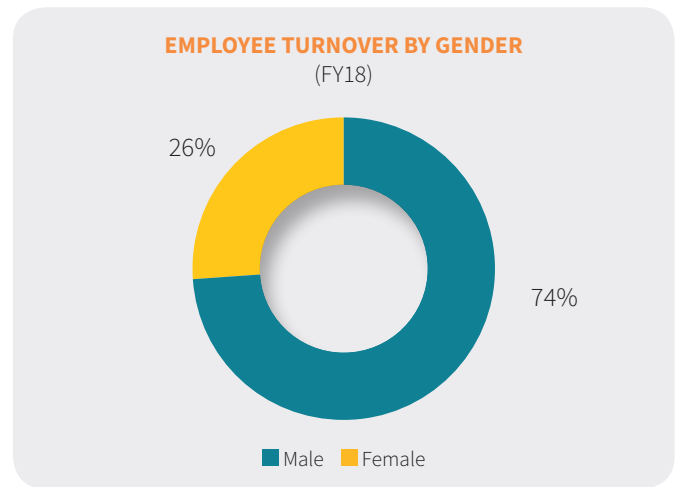
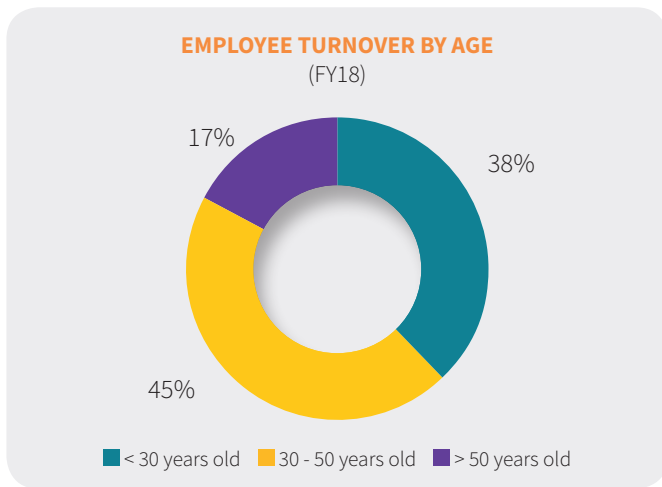
Our employees are involved in warehouse operations and management as well as the processing and distribution of shipments and goods. Their skills and expertise are vital to our business success. Thus, attracting and retaining talent are part of Vibrant Group’s strategy for ensuring sustainable growth for our business.

As of 30 April 2018, there were 485 employees at Vibrant Group. Age diversity is evident at Vibrant Group, with 18% of the workforce under 30 years old, 54% between 30 and 50 years old and the remaining 28% above 50 years old.



We endeavour to create a working environment that is inclusive and collaborative. High talent retention creates a positive work environment, strengthening employees’ commitment to the organisation. There were 104 (61% male; 39% female) new employees at Vibrant Group and 121 (74% male; 26% female) employees left the Group in FY18. Vibrant Group had an annual new-hire rate of 21% and an annual turnover rate of 25% in FY18. We collect, track and monitor our human resources (“HR”) data, including overtime, vacation balances and the number of training days. Our full time employees enjoy benefits such as health care coverage, parental leave as well as other forms of coverage including business travel insurance, amongst others. In addition, directorial-level employees receive retirement provision. We also provide sufficient benefit coverage to our part-time employees.





For the forthcoming year, we endeavour to maintain our employee turnover rate and provide our employees with opportunities to learn and grow.

Diversity and Equal Opportunity

We are committed to promoting a diverse workforce and providing a work environment free from discrimination. Our hiring process is based on merit, grades or relevant skills. We also constantly review the demographics of our team. Our HR practices include conducting exit interviews for voluntary cessation of service. Further, in order to maintain the quality of our services, benchmarking exercises are conducted for all our operations, so that a minimum employment standard is achieved.

The Group has implemented the following policies in relation to employment, which aim at achieving diversity and equal opportunity, amongst others:

- Remuneration Policy
- Staff Welfare and Benefit Policy
- Employment Code of Conduct
- Employment Act
- Fair Consideration Framework
- Employment of Foreign Manpower Act



Training and Development

Training and development programmes have been developed for our employees as part of our sustainability strategy. They provide opportunities for our employees to learn and grow while increasing job satisfaction and motivation. Our employees are encouraged to participate in a wide range of relevant learning and development programmes. During the year, our employees received an average of 3.7 hours of training per employee, and we intend to provide our employees with more opportunities for training in the forthcoming year. Other programmes that are targeted at employee development include skills and transition assistance programmes such as Bachelor in Business Studies (Marketing) and Diploma in Integrated Logistics Management.

Employee Wellbeing

Vibrant Group also organises activities and social events for our employees throughout the year as a means of employee engagement.

CUSTOMER PRIVACY

Performance for FY18	Target for FY19
 <p>Zero substantiated complaints concerning breaches of customer privacy</p>	 <p>Maintain zero breaches and substantiated complaints of customer privacy and losses of data</p>


At Vibrant Group, we treat our customers’ privacy with high importance. Proper handling of customer data is not just a regulatory requirement but a priority to us to ensure we maintain our customers’ trust. Thus, protecting sensitive and confidential information of customers is critical.

Vibrant Group has several policies and standards acting as preventive measures for the loss or mishandling of customer data such as the information technology (“IT”) security management approach to protect business and personal data against unauthorised access. We also plan to implement several initiatives in the future, such as:

- introducing the Personal Data Protection Policy that governs the collection, use, disclosure and care of personal data;
- complying with privacy and information security law and regulatory requirements; and
- abiding by the employee code of conduct for the use of personal data.

Additionally, we intend to appoint a Personal Data Protection officer, who will be responsible for conducting regular checks of our IT system in order to prevent the loss of personal data. Reported breaches and complaints of the loss of personal data will be documented. We also plan to disseminate information on data privacy requirements to key stakeholders.

During the year, there were zero substantiated complaints concerning breaches of customer privacy. We aim to maintain this record for the forthcoming year.

Performance for FY18	Target for FY19	
 <p>Zero incidents of non-compliance with relevant laws and regulations, including anti-corruption and environmental laws and regulations</p>	 <p>No incidents of corruption</p>	 <p>No incidents of non-compliance with environmental laws and regulations</p>



Vibrant Group strives to have robust corporate governance practices that gain stakeholders' trust and maintain the necessary license to operate. We have implemented measures to ensure that our employees comply with the company's policies and procedures.

COMPLIANCE WITH LAWS AND REGULATIONS

We recognise the importance of maintaining high standards of business integrity and complying with applicable laws and regulations, including relevant environmental laws and regulations.

Thus, we have stringent monitoring and enforcement mechanisms in place to manage our environmental performance. We provide training to our employees to equip them with knowledge on compliance with environmental laws and regulations.

ANTI-CORRUPTION

At Vibrant Group, we have zero tolerance towards any form of bribery and any form of corruption. Employees are required to adhere to the Code of Conduct and Corporate Policy on Exchange of Gifts, which are amongst the anti-corruption policies in the organisation. Information on the Code of Conduct, which includes requirements in record keeping and documentation (e.g. time cards and access entry cards), is provided to employees.

Additionally, a whistle-blowing policy has been put in place for employees to report their concerns about suspected fraud, corruption, dishonest practices or other similar matters. Employees are advised to highlight any suspicious practices or inappropriate activities and bring them immediately to the attention of the Head of Human Resources ("HR") and/or any member of the Executive Committee. Appropriate action will be taken if an employee is found guilty of fraud, dishonesty or criminal conduct in relation to his/her employment. It is also the Group's policy to protect the identity of the whistle-blower.

In FY18, there were zero incidents of non-compliance with relevant laws and regulations, including anti-corruption and environmental laws and regulations. We aim to maintain this trend for the forthcoming year.

GRI Standards (2016)		Notes/Page number(s)
General Disclosures		
Organisational Profile		
102-1	Name of the organisation	Vibrant Group Limited
102-2	Activities, brands, products, and services	Annual Report 2018 - Corporate Profile, page 3 Annual Report 2018 - Our Business Lines, pages 4-5
102-3	Location of headquarters	Annual Report 2018 - Corporate Profile, page 3
102-4	Location of operations	Annual Report 2018 - Corporate Profile, page 3 Annual Report 2018 - Our Business Lines, pages 4-5
102-5	Ownership and legal form	Annual Report 2018 - Corporate Profile, page 3 Annual Report 2018 - Group Corporate Structure, pages 16-17
102-6	Markets served	Annual Report 2018 - Our Business Lines, pages 4-5
102-7	Scale of the organisation	Sustainability Report – Employment, pages 10-11 Annual Report 2018 - Group Financial Highlights, pages 14-15
102-8	Information on employees and other workers	Sustainability Report – Employment, pages 10-11
102-9	Supply chain	Supply chain activities are minimal and insignificant to report on
102-10	Significant changes to organisation and its supply chain	No significant changes during FY18
102-11	Precautionary principle or approach	Vibrant Group Limited does not specifically address the principles of the Precautionary approach
102-12	External initiatives	Vibrant Group does not subscribe to or endorse any external initiatives
102-13	Membership of associations	Sustainability Report – Stakeholder Engagement, page 4
Strategy		
102-14	Statement from senior decision-maker	Sustainability Report – Board Statement, page 2
Ethics and Integrity		
102-16	Values, principles, standards, and norms of behaviour	Sustainability Report – Board Statement, page 2 Annual Report 2018 - Our Vision, Our Mission, page 2 Annual Report 2018 - Corporate Governance Report, pages 28-45
Governance		
102-18	Governance structure	Sustainability Report – Sustainability Governance, page 3 Annual Report 2018 - Group Corporate Structure, pages 16-17
Stakeholder Engagement		
102-40	List of stakeholder groups	Sustainability Report – Stakeholder Engagement, page 4
102-41	Collective bargaining agreements	No collective bargaining agreements are in place
102-42	Identifying and selecting stakeholders	Sustainability Report – Stakeholder Engagement, page 4
102-43	Approach to stakeholder engagement	Sustainability Report – Stakeholder Engagement, page 4
102-44	Key topics and concerns raised	Sustainability Report – Stakeholder Engagement, page 4



Reporting Practice		
102-45	Entities included in the consolidated financial statements	Annual Report 2018 - Group Corporate Structure, pages 16-17 Annual Report 2018 - Financial Statements, pages 52-59
102-46	Defining report content and topic Boundaries	Sustainability Report – About This Report, page 3 Sustainability Report – Materiality, page 5
102-47	List of material topics	Sustainability Report – Materiality, page 5
102-48	Restatements of information	Not applicable as this is Vibrant Group’s first sustainability report
102-49	Changes in reporting	Not applicable as this is Vibrant Group’s first sustainability report
102-50	Reporting period	1 May 2017 – 30 April 2018
102-51	Date of most recent report	Not applicable as this is Vibrant Group’s first sustainability report
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	Sustainability Report – About This Report, page 3
102-54	Claims of reporting in accordance with GRI Standards	Sustainability Report – About This Report, page 3
102-55	GRI content index	Sustainability Report – GRI Index, pages 14-16
102-56	External assurance	Vibrant Group Limited has not sought external assurance for this reporting period and may consider it for future periods
Material Topics		
Anti-corruption		
103-1	Explanation of the material topic and its boundary	Sustainability Report – Materiality, page 5 Sustainability Report – Regulatory Compliance, page 13
103-2	The management approach and its components	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Regulatory Compliance, page 13
103-3	Evaluation of the management approach	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Regulatory Compliance, page 13
205-3	Confirmed incidents of corruption and actions taken	Sustainability Report – Regulatory Compliance, page 13
Emissions		
103-1	Explanation of the material topic and its boundary	Sustainability Report – Materiality, page 5 Sustainability Report – Emissions, pages 6-7
103-2	The management approach and its components	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Emissions, pages 6-7
103-3	Evaluation of the management approach	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Emissions, pages 6-7
305-1	Direct (Scope 1) GHG emissions	Sustainability Report – Emissions, pages 6-7
305-4	GHG emissions intensity	Sustainability Report – Emissions, pages 6-7
Effluents and Waste		
103-1	Explanation of the material topic and its boundary	Sustainability Report – Materiality, page 5 Sustainability Report – Effluents and Waste, page 8
103-2	The management approach and its components	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Effluents and Waste, page 8
103-3	Evaluation of the management approach	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Effluents and Waste, page 8
306-3	Significant spills	Sustainability Report – Effluents and Waste, page 8

Environmental Compliance		
103-1	Explanation of the material topic and its boundary	Sustainability Report – Materiality, page 5 Sustainability Report – Regulatory Compliance, page 13
103-2	The management approach and its components	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Regulatory Compliance, page 13
103-3	Evaluation of the management approach	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Regulatory Compliance, page 13
307-1	Non-compliance with environmental laws and regulations	Sustainability Report – Regulatory Compliance, page 13
Employment		
103-1	Explanation of the material topic and its boundary	Sustainability Report – Materiality, page 5 Sustainability Report – Employment, pages 10-11
103-2	The management approach and its components	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, Page 5 Sustainability Report – Employment, pages 10-11
103-3	Evaluation of the management approach	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Employment, pages 10-11
401-1	New employee hires and employee turnover	Sustainability Report – Employment, pages 10-11
Occupational Health and Safety		
103-1	Explanation of the material topic and its boundary	Sustainability Report – Materiality, page 5 Sustainability Report – Health and Safety, page 9
103-2	The management approach and its components	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Health and Safety, page 9
103-3	Evaluation of the management approach	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Health and Safety, page 9
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Sustainability Report – Health and Safety, page 9
Customer Privacy		
103-1	Explanation of the material topic and its boundary	Sustainability Report – Materiality, page 5 Sustainability Report – Customer Privacy, page 12
103-2	The management approach and its components	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Customer Privacy, page 12
103-3	Evaluation of the management approach	Sustainability Report – Sustainability Governance, page 3 Sustainability Report – Materiality, page 5 Sustainability Report – Customer Privacy, page 12
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Sustainability Report – Customer Privacy, page 12