

5 MATERIALITY IMPACT MATRIX

Impact on strategy

Material drivers are the basis on which LBF's strategy is formulated. The annual materiality review creates the framework for determining the Company's short, medium, and long-term strategy and business plans.

Impact on six capitals

To support the achievement of its business plans, the Company allocates financial and non-financial inputs through various capitals to derive improved outputs for the Company and better outcomes for stakeholders.

Impact on stakeholders

Consistent allocation of resources via the six capitals enables LBF to continuously enhance the value created for stakeholders both in terms of quantitative and qualitative outcomes.

H High impact **M** Medium impact **L** Low impact

Material matters	Material themes	Impact to the six capitals						Strategic focus				Stakeholders					
		FC	MC	IC	HC	SC	NC	SB	BD	ET	RO	SH	C	E	S/C	R	BP
Challenging economic conditions	Sustainably growing revenue	H	M	M	M	M	L	H	H	M	H	H	M	M	M	M	M
	Delivering appropriate returns	H	H	H	H	M	L	H	H	H	M	H	H	M	M	M	M
	Social licenses to operate	H	H	M	H	M	M	H	H	H	M	H	H	M	M	M	M
	Business model innovation	H	M	M	M	H	L	M	M	M	M	H	M	H	M	M	M
	Business continuity	H	H	H	H	H	M	H	H	H	H	H	H	M	M	M	M
Information technology and information security	Process excellence	H	H	H	M	M	L	H	H	H	H	H	H	M	M	M	M
	Online customer support	H	H	H	M	H	L	H	H	M	M	H	M	M	M	M	M
	Environmental management	H	H	H	H	H	L	H	H	H	M	H	H	M	M	M	M
	Information security	H	H	H	M	M	L	M	M	M	M	H	H	M	M	M	M
	Technological advancement	M	M	H	M	H	L	H	H	M	M	H	H	M	M	M	M
Legal, regulatory and compliance management	Risk and capital management	M	H	H	H	H	L	H	M	H	M	H	H	M	M	M	M
	Ethics and transparency	M	M	H	H	H	L	H	H	M	M	H	H	M	M	M	M
A high-performing team	Corporate citizenship	M	M	M	H	H	L	M	M	M	H	M	H	M	M	M	M
	Employee engagement	H	H	M	H	M	L	H	H	M	H	H	M	M	M	M	M
	Health, safety and wellbeing	M	M	M	H	M	L	M	M	M	H	M	H	M	M	M	M
	Training and development	M	M	M	H	H	L	H	H	M	H	H	M	M	M	M	M
	Benefit structure	H	H	H	H	M	L	H	M	M	M	H	H	M	M	M	M
Customer-centricity and business innovation	Customer satisfaction	H	H	H	H	H	L	H	H	H	H	H	M	M	M	M	M
	Brand loyalty and company reputation	H	M	H	M	M	L	H	M	M	M	H	H	M	M	M	M
	Regional expansion	H	H	H	M	M	L	H	H	M	M	H	H	M	M	M	M