

Global Reporting Initiative Content Index

The Global Reporting Initiative (GRI) Standards provide a globally accepted way for companies to report their economic, environmental and social performance.

The GRI Standards 2016 have influenced the preparation of reporting associated with Suncorp's approach to Corporate Responsibility.

This content index provides a listing of the GRI Standards reported by Suncorp in the 2016/17 Annual Reporting Suite and on the Suncorp Group website.

Comments or questions relating to this content index should be directed to the Corporate Responsibility team at responsible@suncorp.com.au.

| GRI STANDARD | DISCLOSURE | PAGE NUMBER(S) AND/OR URL(S) |
|---------------------------------|--|---|
| ORGANISATIONAL P | ROFILE | |
| GRI 102: General Disclosures | 102-1 Name of the organisation | Suncorp Group Limited |
| | 102-2 Activities, brands, products, and services | Pages 11-12, <u>2017 Annual Review</u> |
| | 102-3 Location of headquarters | Page 38, <u>2017 Annual Review</u> |
| | 102-4 Location of operations | Geographic segments, Page 61, <u>2017 Directors' Report and Financial Statements</u> |
| | 102-5 Ownership and legal form | About Suncorp, Page 1, <u>2017 Annual Review</u> |
| | 102-6 Markets served | Our Suncorp Marketplace, Page 7, <u>2017 Annual Review</u> Pages 11-12, <u>2017 Annual Review</u> |
| | 102-7 Scale of the organisation | Employees, Page 36, <u>2017 Annual Review</u> Consolidated statement of comprehensive income, Page 52, <u>2017 Directors' Report and Financial Statements</u> Consolidated statement of financial position, Page 53, <u>2017 Directors' Report and Financial Statements</u> Consolidated statement of cash flows, Page 55, <u>2017 Directors' Report and Financial Statements</u> |
| | 102-8 Information on employees and other workers | Employees, Page 36, <u>2017 Annual Review</u> <u>2017 Workplace Gender Equality Agency Public Report</u> |
| | 102-9 Supply chain | Our supply chain, Suncorp Group Website |
| | 102-13 Membership of associations | Industry reform, Page 17, 2017 Annual Review |
| STRATEGY | | |
| GRI 102: | 102-14 Statement from senior decision-maker | A message from our Chairman, Page 3, 2017 Annual Review |
| General Disclosures | 102-15 Key impacts, risks and opportunities | Our materiality assessment, Page 14, 2017 Annual Review Key internal and external risks, Pages 14-15, 2017 Directors' Report and Financial Statements Impact of legislation and other external requirements, Pages 15-19, 2017 Directors' Report and Financial Statements Environmental regulation, Page 20, 2017 Directors' Report and Financial Statements Page 96, 2017 Directors' Report and Financial Statements |



| GRI STANDARD | DISCLOSURE | РА | GE NUMBER(S) AND/OR URL(S) |
|---------------------------------|---|-------------|---|
| ETHICS AND INTEGR | ITY | | |
| GRI 102: General Disclosures | 102-16 Values, principles, standards and norms of behaviour | - - | Code of Conduct (version 6) Code of Conduct, Page 19, 2017 Annual Review |
| | 102-17 Mechanisms for advice and concerns about ethics | - - - | Page 10, Code of Conduct (version 6) Whistleblower Policy Shareholder feedback and Corporate Responsibility, Suncorp Group Website |
| GOVERNANCE | | | |
| GRI 102: | 102-18 Governance structure | _ | Governance and corporate responsibility, Page 16, 2017 Annual Review |
| General Disclosures | 102-19 Delegating authority | _ | Governance and corporate responsibility, Page 16, <u>2017 Annual Review</u> Board and management responsibilities, Page 3, <u>2017 Corporate Governance</u> <u>Statement</u> |
| | 102-20 Executive-level responsibility for economic, environmental and social topics | - | Governance and corporate responsibility, Page 16, 2017 Annual Review |
| | 102-21 Consulting stakeholders on economic, environmental and social topics | - - | Our approach, Pages 13-14, <u>2017 Annual Review</u> Our approach, Pages 17-18, <u>2017 Annual Review</u> |
| | 102-22 Composition of the highest governance body and its committees | - - - | Board of directors, Page 4, 2017 Annual Review Pages 4-8, 2017 Corporate Governance Statement Board committees, Pages 10-11, 2017 Corporate Governance Statement Questions 2.1c, Page 12, 2017 Workplace Gender Equality Agency Public Report |
| | 102-23 Chair of the highest governance body | - | Independence of the Board and Board Chairman, Page 5, 2017 Corporate Governance Statement |
| | 102-24 Nominating and selecting the highest governance body | _ _ | Directors' skills and experience, Pages 6-8, 2017 Corporate Governance Statement Nomination Committee Charter |
| | 102-25 Conflicts of interest | _ | Directors' conflicts of interest, Page 6, 2017 Corporate Governance Statement |
| | 102-26 Role of highest governance body in setting purpose, values and strategy | - | Board and management responsibilities, Page 3, 2017 Corporate Governance Statement |
| | 102-27 Collective knowledge of highest governance body | - | Director induction and education, Pages 8-9, 2017 Corporate Governance Statement |
| | 102-30 Effectiveness of risk management processes | - | Governance and corporate responsibility, Page 16, 2017 Annual Review |



| GRI STANDARD | DISCLOSURE | | PAGE NUMBER(S) AND/OR URL(S) | | |
|------------------------------------|---|-------------|--|--|--|
| | 102-35 Remuneration policies | _ | Executive remuneration strategy and framework, Pages 29-30, <u>2017 Directors'</u> Report and Financial Statements | | |
| | 102-36 Process for determining remuneration | - | Remuneration governance framework, Pages 27-30, 2017 Directors' Report and Financial Statements | | |
| | | - | Remuneration Committee Charter | | |
| STAKEHOLDER ENG | AGEMENT | | | | |
| GRI 102: General Disclosures | 102-40 List of stakeholder groups | _ | Our approach, Page 13, <u>2017 Annual Review</u> Stakeholder engagement, Page 17, <u>2017 Annual Review</u> | | |
| REPORTING PRACTI | CE | | | | |
| GRI 102: General Disclosures | 102-45 Entities included in the consolidated financial statements | - | Reporting entity, Page 56, 2017 Directors' Report and Financial Statements | | |
| | 102-46 Defining report content and topic boundaries | - | Our approach, Pages 13-14, 2017 Annual Review | | |
| | 102-47 List of material topics | _ | Our materiality assessment, Page 14, 2017 Annual Review | | |
| | 102-48 Restatements of information | _ | Notes, Pages 35-36, 2017 Annual Review | | |
| | 102-49 Changes in reporting | _ | Our approach, Pages 13-14, 2017 Annual Review | | |
| | 102-50 Reporting period | _ _ | Disclaimer, Page 38, 2017 Annual Review Page 3, 2017 Directors' Report and Financial Statements | | |
| | 102-51 Date of most recent report | _ | 2016 Annual Review, published 4 August 2016 | | |
| | 102-52 Reporting cycle | - | Our performance, Pages 35-36, 2017 Annual Review | | |
| | 102-53 Contact point for questions regarding the report | - | Back cover, 2017 Annual Review | | |
| | 102-54 Claims on reporting in accordance with the GRI Standards | - | Global Reporting Initiative, Page 36, 2017 Annual Review | | |
| | 102-55 GRI content index | _ | This document | | |
| NDIRECT ECONOMIC | C IMPACTS | | | | |
| GRI 103: Management Approach | 103-1 Explanation of the material topic and its boundaries | _ | Material issues 2 and 8, Page 14, 2017 Annual Review | | |
| | 103-2 The management approach and its components | - - - | Our corporate responsibility framework, Page 15, <u>2017 Annual Review</u> Sustainable growth, Page 25, <u>2017 Annual Review</u> Responsible financial services, Pages 27-28, <u>2017 Annual Review</u> | | |



| GRI STANDARD | DISCLOSURE | PAGE NUMBER(S) AND/OR URL(S) |
|--|--|---|
| GRI 203: Indirect economic impacts | 203-2 Significant indirect economic impacts | Our performance: climate change, Page 22, <u>2017 Annual Review</u> Cyclone Ready Streets, Page 26, <u>2017 Annual Review</u> Our performance: financial inclusion and resilience, Page 28, <u>2017 Annual Review</u> |
| ENERGY | | |
| GRI 103: Management Approach | 103-1 Explanation of the material topic and its boundaries | - Material issue 6, Page 14, 2017 Annual Review |
| | 103-2 The management approach and its components | Our corporate responsibility framework, Page 15, <u>2017 Annual Review</u> Sustainable growth, Pages 21-22, <u>2017 Annual Review</u> |
| GRI 302: Energy | 302-4 Reduction of energy consumption | Our environment, Page 36, <u>2017 Annual Review</u> |
| EMISSIONS | | |
| GRI 103: Management Approach | 103-1 Explanation of the material topic and its boundaries | Material issue 6, Page 14, 2017 Annual Review |
| | 103-2 The management approach and its components | Our corporate responsibility framework, Page 15, <u>2017 Annual Review</u> Sustainable growth, Pages 21-22, 25, <u>2017 Annual Review</u> |
| GRI 305: Emissions | 305-1 Direct (Scope 1) GHG emissions | - Our environment, Page 36, 2017 Annual Review |
| | 305-2 Energy indirect (Scope 2) GHG emissions | Our environment, Page 36, <u>2017 Annual Review</u> |
| | 305-5 Reduction of GHG emissions | Highlights, Page 2, <u>2017 Annual Review</u> Our environment, Page 36, <u>2017 Annual Review</u> |
| EMPLOYMENT | | |
| GRI 103: Management Approach | 103-1 Explanation of the material topic and its boundaries | - Material issue 9, Page 14, 2017 Annual Review |
| | 103-2 The management approach and its components | Our corporate responsibility framework, Page 15, <u>2017 Annual Review</u> Our approach, Pages 31, 33-34, <u>2017 Annual Review</u> |
| GRI 401: Employment | 401-1 New employee hires and employee turnover | Employees, Page 36, <u>2017 Annual Review</u> Questions 1.10 and 1.12, Page 11, <u>2017 Workplace Gender Equality Agency Public Report</u> |



| GRI STANDARD | DISCLOSURE | PAGE NUMBER(S) AND/OR URL(S) |
|------------------------------------|---|---|
| OCCUPATIONAL HI | EALTH AND SAFETY | |
| GRI 103: Management Approach | 103-1 Explanation of the material topic and its boundaries | - Material issue 9, Page 14, 2017 Annual Review |
| | 103-2 The management approach and its components | Our corporate responsibility framework, Page 15, <u>2017 Annual Review</u> Our approach, Page 32, <u>2017 Annual Review</u> |
| GRI 403: Employment | 403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities | Our performance: safety and wellbeing, Page 32, 2017 Annual Review Employees, Page 36, 2017 Annual Review |
| TRAINING AND EDU | JCATION | |
| GRI 103: Management Approach | 103-1 Explanation of the material topic and its boundaries | - Material issue 9, Page 14, 2017 Annual Review |
| | 103-2 The management approach and its components | Our corporate responsibility framework, Page 15, <u>2017 Annual Review</u> Gender equality and age diversity, Page 33, <u>2017 Annual Review</u> |
| GRI 404: Training and Education | 404-2 Programs for upgrading employee skills and transition assistance programs | Gender equality and age diversity, Page 33, 2017 Annual Review |
| PUBLIC POLICY | | |
| GRI 103: Management Approach | 103-1 Explanation of the material topic and its boundaries | Material issues 1 and 7, Page 14, <u>2017 Annual Review</u> |
| | 103-2 The management approach and its components | Our corporate responsibility framework, Page 15, <u>2017 Annual Review</u> Our approach, Pages 17-18, <u>2017 Annual Review</u> |
| GRI 415: Public Policy | 415-1 Political contributions | - Government engagement and political donations, Page 18, 2017 Annual Review |

