







2022 Global Reporting Index (GRI 2016)

Content Index: Core option

	GRI Ref	Disclosure Title	Location of disclosure
Gen	102-1	Name of the organization	Bank of Queensland (BOQ)
Gen	102-2	Activities, brands, products, and services	2022 Annual Report: About BOQ 12-17
Gen	102-3	Location of headquarters	Brisbane, Australia
Gen	102-4	Location of operations	2022 Annual Report: About BOQ 15
Gen	102-5	Ownership and legal form	2022 Annual Report
Gen	102-6	Markets served	2022 Annual Report: About BOQ 12-17
Gen	102-7	Scale of the organization	2022 Annual Report: About BOQ 12-17, 5 Year Financial Performance 5; 2022 Sustainability Report: Non-Financial Performance Table 28-33
Gen	102-8	Information on employees and other workers	2022 Sustainability Report: Non-Financial Performance Table 28-33
Gen	102-9	Supply chain	2022 Sustainability Report: 10, 23, 26-27, 28-33 (supply chain); 2022 Annual Report: 14 (brands)
Gen	102-10	Significant changes to the organization and its supply chain	2022 Annual Report: 2022 Financial Highlights 4-5; Chairman's Message 6-7; MD & CEO's Message 8-9. 2022 Sustainability Report: Innovation, Transformation & Execution 26-27
Gen	102-11	Precautionary Principle or approach	2022 Annual Report: Governance and Risk Management 53-57, BOQ and Climate Change 58-65; Corporate Governance Statement 11
Gen	102-12	External initiatives	2022 Sustainability Report: Community Support & Involvement 24-25
Gen	102-13	Membership of associations	2022 Sustainability Report: Key Commitments / Partnerships 5
Gen	102-14	Statement from senior decision-maker	2022 Annual Report: Chairman's Message 6-7; MD & CEO's Message 8-9
Gen	102-15	Key impacts, risks, and opportunities	2022 Annual Report: Strategy, Key Targets, Governance and Risk Management 54-57
Gen	102-16	Values, principles, standards, and norms of behaviour	2022 Annual Report: About BOQ 12-13
Gen	102-18	Governance structure	2022 Annual Report: Managing our Risk Landscape 53
Gen	102-29	Identifying and managing economic, environmental, and social impacts	2022 Annual Report: Chairman's Review 6-7; CEO & Managing Director Message 8-9; Managing our Risk Landscape 53-57, BOQ & Climate Change 58-65
Gen	102-30	Effectiveness of risk management processes	2022 Annual Report: Managing our Risk Landscape 53-57. 2022 Sustainability Report: Data Protection & Governance -16-17; Climate Change, Sustainable Finance & Environment 22-23
Gen	102-40	List of stakeholder groups	2022 Sustainability Report 10
Gen	102-41	Collective bargaining agreements	2022 Sustainability Report: 21, Non-Financial Performance Table 30-31
Gen	102-42	Identifying and selecting stakeholders	2022 Sustainability Report 10
Gen	102-43	Approach to stakeholder engagement	2022 Sustainability Report 10
Gen	102-44	Key topics and concerns raised	2022 Sustainability Report 11, 2022 GRI Content Index (this document) page 2
Gen	102-45	Entities included in the consolidated financial statements	2022 Annual Report 14
Gen	102-46	Defining report content and topic Boundaries	2022 Sustainability Report: About This Report 1; Scorecard (p.8-9) endnotes 34-35. 2022 Annual Report 3
Gen	102-47	List of material topics	2022 Sustainability Report 11
Gen	102-48	Restatements of information	2022 Sustainability Report 22, 32-33
Gen	102-49	Changes in reporting	2022 Annual Report 3; 2022 Sustainability Report 1
Gen	102-50	Reporting period	2022 Annual Report 3; 2022 Sustainability Report 1
Gen	102-51	Date of most recent report	2022 Annual Report 3; 2022 Sustainability Report 1
Gen	102-52	Reporting cycle	2022 Annual Report 3; 2022 Sustainability Report 1
Gen	102-53	Contact point for questions regarding the report	2022 Annual Report 3; 2022 Sustainability Report 1. Contact point: InvestorRelations@boq.com.au
Gen	102-54	Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with GRI Standards: Core option (2016)
Gen	102-55	GRI content index	GRI Content Index (this document)
Gen	102-56	External assurance	2022 Sustainability Report: Independent Limited Assurance Report 36-38
Mgmt	103-1	Explanation of the material topic and its Boundary	2022 Sustainability Report: Sustainability Scorecard 8-9; Non-Financial Performance Table 28-33 (and throughout report as required under each material topic)
Mgmt	103-2	The management approach and its components	2022 Sustainability Report: Sustainability Scorecard 8-9; Non-Financial Performance Table 28-33 (and throughout report as required under each material topic)
Mgmt	103-3	Evaluation of the management approach	2022 Sustainability Report: Sustainability Scorecard 8-9; Non-Financial Performance Table 28-33 (and throughout report as required under each material topic)

2022 Stakeholder engagement issues raised

Stakeholder	Why they are important to us	How we have engaged	Issued raised	Our value driver response
 <p>Customers</p>	<p>Delivering exceptional customer experiences through loved brands and superior customer propositions is central to BOQ Group's purpose. We partner with customers to build long term relationships and enrich communities by providing a range of financial solutions to meet their evolving needs.</p>	<ul style="list-style-type: none"> • A deep understanding and ongoing monitoring of customer feedback across BOQ Group's contact centres, branches, specialist bankers and digital channels • Listening to customer experience feedback through surveys • Customer sustainability survey and materiality assessment • Market research on customer needs • Resolving customer complaints and interactions with Customer Relations specialists and Customer Advocate Office (CAO) 	<ul style="list-style-type: none"> • Customer experience • Data and cyber security • Provision of fair services and ethical conduct • Ongoing support for vulnerability • Access to banking/facilities • Climate & environment 	<ul style="list-style-type: none"> • Customer • Environment and Climate Change • Technology and Data Capabilities
 <p>Investors</p>	<p>BOQ Group's equity and debt investors provide an important source of funds that ultimately creates value for our stakeholders. Investors expect sustainable returns on their investment while balancing the need to reinvest generated capital to fund future growth.</p>	<ul style="list-style-type: none"> • Biannual reporting and investor presentations • Regular management and director briefings and meetings with investors, analysts, and credit rating agencies • Annual governance meetings • Direct feedback from shareholders • Shareholder queries and voting preferences at our AGM 	<ul style="list-style-type: none"> • Strategy and transformation plan • Balance sheet strength and returns • ESG alignment • Business resilience • Governance and remuneration 	<ul style="list-style-type: none"> • Finance • Environment and Climate Change • Technology and Data Capabilities
 <p>Employees</p>	<p>Our employees are key to the success of our business. We value diversity and inclusion and rely on their capabilities and skills to deliver exceptional customer experiences and value for stakeholders.</p>	<ul style="list-style-type: none"> • Regular workplace culture and engagement surveys • Leader sustainability survey and materiality assessment • Team meetings, town hall forums, leader presentations and webcasts • Internal communication channels (intranet, all-company emails, Yammer) • Affinity networks - employee resource groups 	<ul style="list-style-type: none"> • Customer experience • Wellbeing and resilience • Ways of working • Diversity and inclusion • Talent management 	<ul style="list-style-type: none"> • People • Customer
 <p>Community and Society</p>	<p>We recognise the importance of contributing to the well-being of the wider community. Led by our passionate people and owner managers anchored in their local areas, BOQ has established good relationships with the communities in regional and metro areas in which it operates.</p>	<ul style="list-style-type: none"> • Engagement with our community partners focused on financial literacy and well-being of the community • Community volunteering and fundraising initiatives • Participation in meetings, conferences and industry collaboration • Regular discussions with non-governmental organisations on ESG issues and Bank strategy / policy developments 	<ul style="list-style-type: none"> • Financial literacy and inclusion • Ongoing emergency relief and support • Access to banking/facilities 	<ul style="list-style-type: none"> • Community • Technology and Data Capabilities • Customer
 <p>Government and Regulators</p>	<p>An open, trusted and productive relationship with government and regulators is essential for a strong, stable and competitive banking system that operates in the best interests of consumers.</p>	<ul style="list-style-type: none"> • Ongoing engagement and prudential reporting with government and regulators • Meetings and committee appearances • Participation in policy development submissions to inquiries and consultation • Membership and active participation with Australian Banking Association (ABA) working groups • Engagement with key State and Federal political and Departmental stakeholders 	<ul style="list-style-type: none"> • Balance sheet strength • Data and cyber security • ESG alignment • Climate risk and resilience 	<ul style="list-style-type: none"> • Finance • Technology and Data Capabilities • Environment and Climate Change
 <p>Suppliers</p>	<p>Developing collaborative relationships ensures our key suppliers share our values and support our goal to make a positive impact on the environment and society.</p>	<ul style="list-style-type: none"> • Formal and informal discussions with suppliers and ongoing vendor consultation including ESG engagement • Executive level engagement for strategic partner relationships • Risk-based assessments through contract renewals and the tender process 	<ul style="list-style-type: none"> • Supply chain management and support • Implementation of Supplier Code of Conduct 	<ul style="list-style-type: none"> • Technology and Data Capabilities • Environment and Climate Change