

2023 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	2023 Annual Report: About BOQ 6-11
Gen	102-3	Location of headquarters	Brisbane, Australia
Gen	102-4	Location of operations	2023 Annual Report: About BOQ 6-7
Gen	102-5	Ownership and legal form	2023 Annual Report
Gen	102-6	Markets served	2023 Annual Report: About BOQ 6-7
Gen	102-7	Scale of the organization	2023 Annual Report: About BOQ 6-7, 5 Year Financial Performance 196; 2023 Sustainability Supplement: Non-Financial Performance Table 22-29
Gen	102-8	Information on employees and other workers	2023 Sustainability Supplement: Non-Financial Performance Table 22-29
Gen	102-9	Supply chain	2023 Sustainability Supplement: 14-15, 18-19, 30-31 (supply chain); 2023 Annual Report: 6 (brands)
Gen	102-10	Significant changes to the organization and its supply chain	2023 Annual Report: Chairman's and MD & CEO's Message 12-13. 2023 Sustainability Supplement: Accountability, Governance and Workforce Empowerment 14-15
Gen	102-11	Precautionary Principle or approach	2023 Annual Report: Governance and Risk Management 32-35, BOQ and Climate Change 36-41; Corporate Governance Statement 11
Gen	102-12	External initiatives	2023 Sustainability Supplement: Community Support & Involvement 10-13
Gen	102-13	Membership of associations	2023 Sustainability Supplement: Key Commitments / Partnerships 6
Gen	102-14	Statement from senior decision-maker	2023 Annual Report: Chairman's and MD & CEO's Message 12-13
Gen	102-15	Key impacts, risks, and opportunities	2023 Annual Report: Strategy, Key Targets, Governance and Risk Management 32-35
Gen	102-16	Values, principles, standards, and norms of behaviour	2023 Annual Report: About BOQ 6-9
Gen	102-18	Governance structure	2023 Annual Report: Managing our Strategic Risks 32
Gen	102-29	Identifying and managing economic, environmental, and social impacts	2023 Annual Report: Chairman's and CEO & Managing Director Message 12-13; Managing our Risk Landscape 32-35, BOQ & Climate Change 36-41
Gen	102-30	Effectiveness of risk management processes	2023 Annual Report: Managing our Risk Landscape 32-35. 2023 Sustainability Supplement: Accountability, governance and workforce empowerment 14-17; Climate Change, Sustainable Finance & Environment 18-21
Gen	102-40	List of stakeholder groups	2023 Annual Report 16
Gen	102-41	Collective bargaining agreements	2023 Annual Report: 25, 2023 Sustainability Supplement: Non-Financial Performance Table 24-25
Gen	102-42	Identifying and selecting stakeholders	2023 Annual Report 16
Gen	102-43	Approach to stakeholder engagement	2023 Annual Report 16
Gen	102-44	Key topics and concerns raised	2023 Annual Report 17, 2023 GRI Content Index (this document) page 2
Gen	102-45	Entities included in the consolidated financial statements	2023 Annual Report 6
Gen	102-46	Defining report content and topic Boundaries	2023 Sustainability Supplement: 3 & 5; Scorecard 8, Endnotes 30-31. 2023 Annual Report 4
Gen	102-47	List of material topics	2023 Annual Report 17
Gen	102-48	Restatements of information	2023 Annual Report 38
Gen	102-49	Changes in reporting	2023 Annual Report 4; 2023 Sustainability Supplement 3
Gen	102-50	Reporting period	2023 Annual Report 4; 2023 Sustainability Supplement 3
Gen	102-51	Date of most recent report	2023 Annual Report 4; 2023 Sustainability Supplement 3
Gen	102-52	Reporting cycle	2023 Annual Report 4; 2023 Sustainability Supplement 3
Gen	102-53	Contact point for questions regarding the report	2023 Annual Report 4; 2023 Sustainability Supplement 3. 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	2023 Sustainability Supplement: Independent Limited Assurance Report 33-35
Mgmt	103-1	Explanation of the material topic and its Boundary	2023 Sustainability Supplement: Sustainability Scorecard 8; Non-Financial Performance Table 22-29 (and throughout report as required under each material topic)
Mgmt	103-2	The management approach and its components	2023 Sustainability Supplement: Sustainability Scorecard 8; Non-Financial Performance Table 22-29 (and throughout report as required under each material topic)
Mgmt	103-3	Evaluation of the management approach	2023 Sustainability Supplement: Sustainability Scorecard 8; Non-Financial Performance Table 22-29 (and throughout report as required under each material topic)

2023 Stakeholder engagement issues raised

Stakeholder	Why they are important to us	How we have engaged	Issues raised	Our value driver response
 <p>Customers</p>	<p>Our objective is to provide the best customer experience across relationship and digital banking. We partner with our customers to build long-lasting relationships and meet their evolving financial needs.</p>	<ul style="list-style-type: none"> • Listening to customer feedback across various channels such as surveys, social media and our contact centres, with insights informing senior management decision making in our Executive Customer Committee. • Customer sustainability surveys and annual materiality assessment. • Market research to deeply understand customer needs. • Customer Relations specialists work with customers with the aim of resolving complaints. • Independent operation of the Customer Advocate Office within the Group highlighting the customer's voice, particularly customers experiencing vulnerability. 	<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>The Group's investors, both debt and equity, provide an important funding source. Investors expect sustainable returns, balanced with the need for the Group to continue investing capital, to create value for all stakeholders.</p>	<ul style="list-style-type: none"> • Half year and annual results briefings, including two-way dialogue with the investment community. • Meetings with domestic and international institutional investors, proxy advisors and retail brokers, with any new information disclosed to the ASX as required. • Market research on investor needs, including external surveys. • Annual General Meetings held with shareholders encouraged to submit questions for Management and the Board prior to, and during the meeting. 	<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>Employees are vital to the ongoing success of the organisation. We value and celebrate diversity and inclusion and recognise our employees' in delivering outstanding customer outcomes.</p>	<ul style="list-style-type: none"> • Regular workplace culture and engagement surveys. • Leader sustainability surveys and annual materiality assessment. • Team meetings, town halls, open forums with the executive team, leader presentations and webcasts. • Internal communications channels through internal social media, intranet and company-wide emails. • 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 important role we play in contributing to local communities and society at large. Our local Owner Managers are genuinely connected with our employees' communities and develop deep and life-long relationships.</p>	<ul style="list-style-type: none"> • Community partner engagement and forums. • Volunteering and fundraising initiatives across the Group. • Facilitating employee participation of 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>Open and transparent communication with government and regulators is essential. A robust and competitive banking system is in the best interests of consumers and the economy.</p>	<ul style="list-style-type: none"> • Ongoing engagement and prudential reporting with government and regulators. • Participation in policy development submissions, inquiries, and consultations. • Membership and active participation with the Australian Banking Association working groups. • Engagement with key State and Federal political and Departmental stakeholders. • Meetings and committee appearances. 	<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>Collaborative and effective relationships with suppliers, who share the Group's values, support our integrity and our goal to make a positive impact on society and the environment.</p>	<ul style="list-style-type: none"> • Formal and informal discussions with material suppliers and ongoing vendor consultation including ESG engagement. • Ongoing monitoring framework to hold our supply chain accountable in our identification and denouncement of Modern Slavery. • Executive level engagement for strategic partner relationships. • Risk-based assessments through contract renewals and 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