

Global Reporting Initiative Content Index

This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards: Core Option. The GRI Standards set out the principles and disclosures that organisations can use to report their economic, environmental, and social performance and impacts. Our GRI content index specifies each of the GRI Standards disclosures included in our [Annual Report 2021-22](#) and [other reports](#).

GRI DISCLOSURE NUMBER	GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION
GENERAL DISCLOSURES		
Organisational Profile		
GRI 102: General Disclosures 2016	102-1	Name of the organisation <i>Suncorp Group Limited</i>
	102-2	Activities, brands, products, and services <i>About Suncorp, Annual Report 2021-22, page 4</i> <i>Network of Brands, Suncorp Group Website</i>
	102-3	Location of headquarters <i>Brisbane, Australia</i>
	102-4	Location of operations <i>About Suncorp, Annual Report 2021-22, page 4</i>
	102-5	Ownership and legal form <i>Shareholder information, Annual Report 2021-22, page 195-197</i>
	102-6	Markets served <i>Our business, Annual Report 2021-22, page 11</i>
	102-7	Scale of the organisation <i>About Suncorp, Annual Report 2021-22, page 4</i> <i>People, 2021-22 Sustainability Data Pack</i> <i>Value we create, Annual Report 2021-22, page 14</i>
	102-8	Information on employees and other workers <i>People, 2021-22 Sustainability Data Pack</i> <i>Workplace Profile, 2022 Workplace Gender Equality Agency (WGEA) Public Report, page 8</i>
	102-9	Supply chain <i>Procurement, Suncorp Group Website</i>
	102-10	Significant changes to the organisation and its supply chain <i>Significant organisational changes since last year's report include the announcement of a share sale and purchase agreement with Australia and New Zealand Banking Group Limited (ANZ) to sell Suncorp Bank. Details can be found at News, Suncorp Group Website</i>
	102-11	Precautionary Principle or approach <i>Responsible Banking & Insurance Policy, Suncorp Group Website</i> <i>Principle 2: Impact and Target Setting, United Nations Principles for Responsible Banking Self-Assessment 2021-22, page 4</i>
	102-12	External initiatives <i>Suncorp's commitments and frameworks, Suncorp Group Website</i>
	102-13	Membership of associations <i>Suncorp's commitments and frameworks, Suncorp Group Website</i>
Strategy		
GRI 102: General Disclosures 2016	102-14	Statement from senior decision-maker <i>Chairman's message, Annual Report 2021-22, page 6-7</i>
	102-15	Key impacts, risks and opportunities <i>Our operating environment, Annual Report 2021-22, page 16-17</i> <i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i> <i>Key Strategic Risks, Annual Report 2021-22, page 50</i>

GRI DISCLOSURE NUMBER	GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION
Ethics and Integrity		
GRI 102: General Disclosures 2016	102-16	Values, principles, standards, and norms of behaviour <i>Our business and strategy, Annual Report 2021-22, page 10</i> <i>Corporate Governance Statement, Annual Report 2021-22, page 58</i> <i>Corporate Responsibility Principles, Suncorp Group Website</i> <i>Suncorp's Code of Conduct 2022</i>
	102-17	Mechanisms for advice and concerns about ethics <i>Who do I talk to if I see our Code being breached?</i> <i>Suncorp's Code of Conduct 2022, page 4</i> <i>Whistleblower Policy, Suncorp Group Website</i>
Governance		
GRI 102: General Disclosures 2016	102-18	Governance structure <i>Corporate Governance Framework, Annual Report 2021-22, page 59</i> <i>Suncorp's Corporate Governance Framework, Corporate Governance Statement 2021-22</i>
	102-19	Delegating authority <i>Corporate Governance Framework, Annual Report 2021-22, page 59</i> <i>Suncorp's Corporate Governance Framework, Corporate Governance Statement 2021-22</i>
	102-20	Executive-level responsibility for economic, environmental, and social topics <i>Climate Governance, Annual Report 2021-22, page 33</i>
	102-21	Consulting stakeholders on economic, environmental, and social topics <i>What matters most, Annual Report 2021-22, page 18-19</i> <i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i>
	102-22	Composition of the highest governance body and its committees <i>Directors' Report, Annual Report 2021-22, page 73-77</i> <i>The Board, Annual Report 2021-22, page 60-61</i> <i>The Board, Board Committee composition and responsibilities, Annual Report 2021-22, page 64</i> <i>Corporate Governance Statement 2021-22, Suncorp Group Website</i> <i>Governing bodies, 2022 Workplace Gender Equality Agency (WGEA) Public Report, page 20-24</i>
	102-23	Chair of the highest governance body <i>Directors' Report, Annual Report 2021-22, page 77</i>
	102-24	Nominating and selecting the highest governance body <i>The Board, Board renewal, Annual Report 2021-22, page 63</i> <i>Nomination Committee Charter, Suncorp Group Website</i>
	102-25	Conflicts of interest <i>The Board, Managing director conflicts of interest, Annual Report 2021-22, page 61</i>
	102-26	Role of highest governance body in setting purpose, values, and strategy <i>The Board, Board Committee composition and responsibilities, Annual Report 2021-22, page 64</i>
	102-27	Collective knowledge of highest governance body <i>2022 Board Skills Matrix, Annual Report 2021-22, page 62</i> <i>Directors' Report, Annual Report 2021-22, page 73-77</i>
	102-30	Effectiveness of risk management processes <i>Our approach to risk management, Annual Report 2021-22, page 48-50</i>
	102-35	Remuneration policies <i>Remuneration report, Annual Report 2021-22, page 90-91</i> <i>Executive performance and remuneration outcomes, Annual Report 2021-22, page 101-104</i>
102-36	Process for determining remuneration <i>Executive remuneration overview, Annual Report 2021-22, page 91</i> <i>People and Remuneration Committee Charter, Suncorp Group Website</i>	
Stakeholder Engagement		
GRI 102: General Disclosures 2016	102-40	List of stakeholder groups engaged <i>What matters most, Annual Report 2021-22, page 18-19</i>
	102-41	Collective bargaining agreements <i>People, Employees, 2021-22 Sustainability Data Pack</i>
	102-42	Identifying and selecting stakeholders <i>What matters most, Annual Report 2021-22, page 18-19</i>
	102-43	Approach to stakeholder engagement <i>What matters most, Annual Report 2021-22, page 18-19</i>
	102-44	Key topics and concerns raised <i>What matters most, Annual Report 2021-22, page 18-19</i>

GRI DISCLOSURE NUMBER	GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION	
Reporting Practice			
GRI 102: General Disclosures 2016	102-45	Entities included in the consolidated financial statements	<i>Parent entity and composition of the Group, Annual Report 2021-22, page 166</i>
	102-46	Defining report content and topic Boundaries	<i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i>
	102-47	List of material topics	<i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i>
	102-48	Restatements of information	<i>Reducing our climate impact, Annual Report 2021-22, page 34 Performance summary, Performance, Annual Report 2021-22, page 194</i>
	102-49	Changes in reporting	<i>Understanding our most material topics, Annual Report 2021-22, page 21</i>
	102-50	Reporting period	<i>About this Report, Annual Report 2021-22, page 4</i>
	102-51	Date of most recent report	<i>Suncorp's Annual Report 2021-22 was published 8 August, 2022</i>
	102-52	Reporting cycle	<i>Annually</i>
	102-53	Contact point for questions regarding the report	<i>How to contact us, Annual Report 2021-22, page 202</i>
	102-54	Claims of reporting in accordance with the GRI Standards	<i>Suncorp GRI Content Index 2021-22, page 1 About this Report Annual Report 2021-22, page 4</i>
	102-55	GRI content index	<i>Reports & Policies, Suncorp Group Website</i>
	102-56	External assurance	<i><u>Independent Limited Assurance Report to the Directors of Suncorp Group Limited over selected disclosures in the Annual Report and Sustainability Data Pack</u></i>

TOPIC SPECIFIC DISCLOSURES

SUSTAINABLE GROWTH

Natural Hazard Resilience

GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	<i>Our Approach, Natural Hazard Resilience, Suncorp Group Website Understanding our most material topics, Annual Report 2021-22, page 20-21 Our customers, Annual Report 2021-22, page 22-23 Our Community, Annual Report 2021-22, page 30</i>
	103-2	The management approach and its components	<i>Our approach to environment and climate change, Annual Report 2021-22, page 40 Our operating environment, Annual Report 2021-22, page 17 Climate risk management, Annual Report 2021-22, page 44 Climate governance, Annual Report 2021-22, page 33</i>
	103-3	Evaluation of the management approach	<i>Suncorp's commitments and frameworks, Suncorp Group Website Our FY21-23 plan progress, Annual Report 2021-22, page 40 Building our understanding of physical climate risks, Annual Report 2021-22, page 40 Climate risk management, Annual Report 2021-22, page 44 Group financial performance, Annual Report 2021-22, page 53-54</i>
GRI 203: Indirect Economic Impacts	203-1	Infrastructure investments and services supported	<i>Our community, Annual Report 2021-22, page 30 Partnering with purpose, Annual Report 2021-22, page 42</i>
	203-2	Significant indirect economic impacts	<i>Our community, Annual Report 2021-22, page 30 Partnering with purpose, Annual Report 2021-22, page 42 Community, 2021-22 Sustainability Data Pack B4SI, Business for Societal Impact Verification, 2021-22 Sustainability Data Pack</i>

GRI DISCLOSURE NUMBER	GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION
Climate Change Response		
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary <i>Our Approach, Climate Change Response, Suncorp Group Website</i> <i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i>
	103-2	The management approach and its components <i>Our approach to environment and climate change, Annual Report 2021-22, page 32-43</i> <i>Metrics & Targets, Annual Report 2021-22, page 46-47</i> <i>Climate Change Action Plan, Suncorp Group Website</i>
	103-3	Evaluation of the management approach <i>Suncorp's commitments and frameworks, Suncorp Group Website</i> <i>Our approach to environment and climate change, Annual Report 2021-22, page 32-47</i> <i>Metrics & Targets, Annual Report 2021-22, page 46-47</i> <i>Sustainability Reporting Supplement FY22, 2021-22 Sustainability Data Pack</i>
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change <i>Climate strategy, Annual Report 2021-22, page 38-41</i> <i>Climate risk management, Annual Report 2021-22, page 44-45</i> <i>Metrics & Targets, Annual Report 2021-22, page 46-47</i>
Agility and Innovation		
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary <i>Our Approach, Agility and Innovation, Suncorp Group Website</i>
	103-2	The management approach and its components <i>Understanding our most material topics, Annual Report 2021-22, page 21</i> <i>Our FY21-23 plan progress, Annual Report 2021-22, page 12</i>
	103-3	Evaluation of the management approach <i>Chairman's message, Annual Report 2021-22, page 6</i> <i>Our FY21-23 plan progress, Annual Report 2021-22, page 12</i> <i>Understanding our most material topics, Annual Report 2021-22, page 21</i>

TOPIC SPECIFIC DISCLOSURES

RESPONSIBLE FINANCIAL SERVICES

Accessibility and Affordability		
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary <i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i>
	103-2	The management approach and its components <i>Our Approach, Accessibility and Affordability, Suncorp Group Website</i> <i>Our customers, Annual Report 2021-22, page 24-25</i> <i>Financial Inclusion Action Plan 2022-25, Suncorp Group Website</i>
	103-3	Evaluation of the management approach <i>Suncorp's commitments and frameworks, Suncorp Group Website</i> <i>Our FY21-23 plan progress, Annual Report 2021-22, page 12</i> <i>Financial inclusion & resilience, Customer, 2021-22 Sustainability Data Pack</i> <i>Financial Inclusion Action Plan 2022-25, Suncorp Group Website</i>
GRI G4 Sector Supplement	FS14	Initiatives to improve access to financial services for disadvantaged people <i>Financial Inclusion Action Plan 2022-25, Suncorp Group Website</i>

GRI DISCLOSURE NUMBER	GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION	
Customer Experience			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	<i>Our Approach, Customer Experience, Suncorp Group Website</i> <i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i>
	103-2	The management approach and its components	<i>Our Approach, Customer Experience, Suncorp Group Website</i> <i>Our customers, Annual Report 2021-22, page 22-24</i> <i>Delivering better customer outcomes, Annual Report 2021-22, page 25</i> <i>Helping our home lending customers transition, Annual Report 2021-22, page 37</i>
	103-3	Evaluation of the management approach	<i>Our Approach, Customer Experience, Suncorp Group Website</i> <i>Our customers, Annual Report 2021-22, page 23-24</i> <i>Customer, 2021-22 Sustainability Data Pack</i>
GRI 417: Marketing and Labelling 2016	417-1	Requirements for product and service information and labelling	<i>Recycled bank debit cards, Annual Report 2021-22, page 37</i>
Purposeful and Responsible Business			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	<i>Our Approach, Purposeful and Responsible Business, Suncorp Group Website</i>
	103-2	The management approach and its components	<i>Our Approach, Purposeful and Responsible Business, Suncorp Group Website</i> <i>Engagement with investment managers and investee companies, Annual Report 2021-22, page 36</i> <i>Responsible Banking & Insurance Policy, Suncorp Group Website</i> <i>Responsible Investment Policy, Suncorp Group Website</i>
	103-3	Evaluation of the management approach	<i>Our Approach, Purposeful and Responsible Business, Suncorp Group Website</i> <i>Our FY21-23 plan progress, Annual Report 2021-22, page 12</i> <i>Engagement with investment managers and investee companies, Annual Report 2021-22, page 36</i> <i>Carbon intensity of investments, Annual Report 2021-22, page 47</i> <i>Building our investment portfolio GHG measurement coverage, Annual Report 2021-22, page 47</i> <i>Value chain, Responsible investment, 2021-22 Sustainability Data Pack</i>
GRI G4 Sector Supplement	FS11	Percentage of assets subject to positive and negative environmental or social screening	<i>Value chain, Responsible investment, 2021-22 Sustainability Data Pack</i>
Leading Technological Advancement			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	<i>Our Approach, Leading Technological Advancement, Suncorp Group Website</i> <i>Our operating environment, Annual Report 2021-22, page 15-16</i>
	103-2	The management approach and its components	<i>Our Approach, Leading Technological Advancement, Suncorp Group Website</i> <i>Delivering on our purpose-driven plan, Annual Report 2021-22, page 11</i> <i>Our FY21-23 plan progress, Annual Report 2021-22, page 12-13</i> <i>Our customers, Annual Report 2021-22, page 23-24</i> <i>Our operating environment, Annual Report 2021-22, page 15-16</i>
	103-3	Evaluation of the management approach	<i>Our FY21-23 plan progress, Annual Report 2021-22, page 12</i> <i>Value we create, Annual Report 2021-22, page 14</i> <i>Industry-first tech drives value for our customers, people and business, Annual Report 2021-22, page 24</i> <i>Group financial performance, Annual Report 2021-22, page 55</i>

GRI DISCLOSURE NUMBER	GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION	
TOPIC SPECIFIC DISCLOSURES			
TRUST AND TRANSPARENCY			
Data Privacy and Security			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	<i>Our Approach, Data Privacy and Security, Suncorp Group Website</i> <i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i>
	103-2	The management approach and its components	<i>Our Approach, Data Privacy and Security, Suncorp Group Website</i> <i>Suncorp Group Privacy Policy, Suncorp Group Website</i>
	103-3	Evaluation of the management approach	<i>Our Approach, Data Privacy and Security, Suncorp Group Website</i> <i>Customer, Complaints and dispute resolution, 2021-22 Sustainability Data Pack</i>
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<i>Omission: Information unavailable. Total number of substantiated complaints received concerning breaches of customer privacy not currently disclosed publicly. We will continue to review and improve our disclosures.</i>
Trust and Transparency			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	<i>Our Approach, Trust and Transparency, Suncorp Group Website</i> <i>Suncorp's purpose, values and culture, Annual Report 2021-22, page 66-67</i>
	103-2	The management approach and its components	<i>Our Approach, Trust and Transparency, Suncorp Group Website</i> <i>Suncorp's purpose, values and culture, Annual Report 2021-22, page 66-67</i>
	103-3	Evaluation of the management approach	<i>Our Approach, Trust and Transparency, Suncorp Group Website</i> <i>Suncorp's commitments and frameworks, Suncorp Group Website</i> <i>People, Learning and development, 2021-22 Sustainability Data Pack</i> <i>Value we create, Annual Report 2021-22, page 14</i> <i>Suncorp's Code of Conduct 2022, Suncorp Group Website</i>
GRI 415: Public Policy 2016	415-1	Political contributions	<i>Political engagement, Annual Report 2021-22, page 66</i> <i>Engaging with Government and Industry, Suncorp Group Website</i> <i>Suncorp Group Political Engagement Policy, Suncorp Group Website</i>
GRI 205: Anti-Corruption 2016	205-1	Operations assessed for risks related to corruption	<i>Anti-Bribery & Corruption Policy, Suncorp Group Website</i> <i>Omission: Information unavailable. Suncorp currently reports on the functions and controls implemented to detect, prevent and respond to bribery and corruption risks. Total number and percentage of operations assessed for risks related to corruption and significant risks identified through the risk assessment is not currently disclosed publicly. We will continue to review and improve our disclosures.</i>
	205-2	Communication and training about anti-corruption policies and procedures	<i>Anti-bribery & Corruption Policy, Suncorp Group Website</i> <i>Omission: Information unavailable. Total number and percentage of governance body members, employees and business partners that anti-corruption policies and procedures have been communicated to, per region and employee category is not currently disclosed publicly. We will continue to review and improve our disclosures.</i>
	205-3	Confirmed incidents of corruption and actions taken	<i>Anti-bribery & Corruption Policy, Suncorp Group Website</i> <i>People, Code of Conduct, 2021-22 Sustainability Data Pack</i> <i>Omission: Information unavailable. Suncorp currently reports on total number of Code of Conduct breaches that resulted in formal consequences. Total number of confirmed incidents in which employees or business partners were dismissed or disciplined for corruption is not currently disclosed publicly. We will continue to review and improve our disclosures.</i>
GRI 415: Public Policy 2016	206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	<i>Omission: Information unavailable. Number of legal actions regarding anti-competitive behaviour, anti-trust and monopoly legislation in which Suncorp has been identified as a participant is not publicly disclosed. We will continue to review and improve our disclosures.</i>

GRI DISCLOSURE NUMBER	GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION
TOPIC SPECIFIC DISCLOSURES RESILIENT PEOPLE AND COMMUNITIES		
Workforce Planning and Retention		
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary <i>Our Approach, Workforce Planning and Retention, Suncorp Group Website</i> <i>Understanding our most material topics, Annual Report 2021-22, page 20-21</i>
	103-2	The management approach and its components <i>Our operating environment, Annual Report 2021-22, page 16-17</i> <i>Our people, Annual Report 2021-22, page 26</i> <i>Creating the environment for people to thrive, Annual Report 2021-22, page 27</i>
	103-3	Evaluation of the management approach <i>People, Learning and development, 2021-22 Sustainability Data Pack</i> <i>Value we create, Annual Report 2021-22, page 14</i>
GRI 401: Employment 2016	401-1	New employee hires and employee turnover <i>People, Learning and development, 2021-22 Sustainability Data Pack</i> <i>Omission: Information unavailable. Suncorp currently reports on employee-initiated turnover as a measure to assess talent retention. Internally, data on total turnover and new employee hires is tracked for management purposes. Total number and rate of new employee hires, and total number of employee turnover, by age group, gender and region is not currently disclosed publicly. We will continue to review and improve our disclosures.</i>
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees <i>Financial statements, Annual Report 2021-22, page 173</i> <i>Financial statements, Annual Report 2021-22, page 177-178</i> <i>Omission: Information unavailable. Standard benefits provided to full-time employees but not provided to temporary or part-time employees, by significant locations of operation. We are working to improve our approach to measuring employee benefits and incorporating this information into future reporting.</i>
	401-3	Parental leave <i>Fostering flexibility, inclusion and diversity, Parental and carer leave, Suncorp Group Website</i> <i>People, Diversity and inclusion, 2021-22 Sustainability Data Pack</i> <i>Omission: Information unavailable. Suncorp reports on the percentage of men and women that return to work from parental leave as the main measure of the effectiveness of our parental leave policy. Total number of employees entitled to parental leave, took parental leave, returned to work after parental leave ended and retention rates, by gender not currently publicly disclosed. We will continue to review and improve our disclosures.</i>
GRI 402: Labor/Management Relations	402-1	Minimum notice periods regarding operational changes <i>Omission: Information unavailable. Suncorp currently reports on the contractual arrangements including notice periods for Group CEO and Senior Executives. Minimum notice period typically provided to employees prior to the implementation of significant operational changes not currently disclosed publicly. We will continue to review and improve our disclosures.</i>