

**Bendigo and Adelaide Bank
GRI Disclosure
2023**

Statement of use	Bendigo and Adelaide Bank has reported the information cited in this GRI content index for the period July 2022 – June 2023 with reference to the GRI Standards.
GRI 1 used	GRI 1: Foundation 2021

GRI STANDARD	DISCLOSURE	LOCATION
GRI 2: General Disclosures 2021	2-1 Organizational details	Annual Report, page 1
	2-2 Entities included in the organization's sustainability reporting	Sustainability Report, page 5
	2-3 Reporting period, frequency and contact point	Reporting period: 1 July 2022 – 31 June 2023 Frequency: Annual Contact: Sustainability@bendigoadelaide.com.au
	2-4 Restatements of information	Sustainability Report, page 98 – 105 See footnotes section.
	2-5 External assurance	Annual Report, page 19
	2-6 Activities, value chain and other business relationships	Annual Review, page 20 – 44 Sustainability Report, page 10 – 11
	2-7 Employees	Sustainability Report, page 60 – 71, 96
	2-8 Workers who are not employees	Sustainability Report, page 98 – 105 See footnotes section.
	2-9 Governance structure and composition	Annual Report, page 11 – 14 Corporate Governance Statement, page 1 Sustainability Report, page 14
	2-10 Nomination and selection of the highest governance body	Board Charter Annual Report, page 11 – 14 Corporate Governance Statement, page 5 – 8
	2-11 Chair of the highest governance body	Board Charter Annual Report, page 11
	2-12 Role of the highest governance body in overseeing the management of impacts	Corporate Governance Statement, page 2 – 3 Annual Report, page 29 Sustainability Report, page 17 – 18
	2-13 Delegation of responsibility for managing impacts	Corporate Governance Statement, page 2 – 3 Annual Report, page 17 – 18 Sustainability Report, page 14
	2-14 Role of the highest governance body in sustainability reporting	Annual Report, page 44 Sustainability Report, page 14 Corporate Governance Statement, page 3
	2-15 Conflicts of interest	Board Charter Board disclosure of interest and conflict of interest policy Corporate Governance Statement, page 14
	2-16 Communication of critical concerns	Corporate Governance Statement, page 9 Board Charter Annual Report, page 31
	2-17 Collective knowledge of the highest governance body	Annual Report, page 11 – 13 Corporate Governance Statement, page 6
	2-18 Evaluation of the performance of the highest governance body	Corporate Governance Statement, page 7 Board Charter
	2-19 Remuneration policies	Corporate Governance Statement, page 14 – 15 Annual Report, page 46 – 78
	2-20 Process to determine remuneration	Corporate Governance Statement, page 14 – 15 Annual Report, page 46 – 78

GRI STANDARD	DISCLOSURE	LOCATION
	2-21 Annual total compensation ratio	Annual Report, page 46 – 78
	2-22 Statement on sustainable development strategy	Annual Report, page 3 Sustainability Report, page 8, 13
	2-23 Policy commitments	Code of Conduct Sustainability Report, page 16 Bendigo and Adelaide Bank Corporate Governance website for all policies, charters and positions
	2-24 Embedding policy commitments	Code of Conduct Sustainability Report, page 13 Bendigo and Adelaide Bank Corporate Governance website for all policies, charters and positions
	2-25 Processes to remediate negative impacts	Code of Conduct Bendigo and Adelaide Bank Corporate Governance website for all policies, charters and positions
	2-26 Mechanisms for seeking advice and raising concerns	Code of Conduct Whistleblower policy Customer feedback management policy Sustainability Report, page 22 – 33
	2-27 Compliance with laws and regulations	Annual Report, page 40 Sustainability Report, page 67, 71, 92
	2-28 Membership associations	Sustainability Report, page 6, 8, 86
	2-29 Approach to stakeholder engagement	Code of Conduct Sustainability Report, page 9 – 11
	2-30 Collective bargaining agreements	Not disclosed publicly
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Sustainability Report, page 19
	3-2 List of material topics	Sustainability Report, page 20 – 21
	3-3 Management of material topics	Annual Report, page 20 – 44 Sustainability Report, page 22 – 69
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Annual Report, page 20 – 44
	201-2 Financial implications and other risks and opportunities due to climate change	Annual Report, page 44 – 45 Sustainability Report, page 44 – 51, 73 – 91
	201-4 Financial assistance received from government	In FY23 no financial assistance was received from the government.
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Sustainability Report, page 47
	203-2 Significant indirect economic impacts	Annual Report, page 7 – 8 Sustainability Report, page 5, 36, 68 – 69
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Modern Slavery Statement Supplier Code of Conduct Sustainability Report, page 69
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Code of Conduct Anti-bribery and Corruption Policy Modern Slavery Statement

GRI STANDARD	DISCLOSURE	LOCATION
		Board disclosure of interest and conflict of interest Sustainability Report, page 6, 55 Corporate Governance Statement, page 14 Annual Report, page 37
	205–2 Communication and training about anti–corruption policies and procedures	Sustainability Report, page 6, 55, 96 Corporate Governance Statement, page 14 Annual Report, page 37
	205–3 Confirmed incidents of corruption and actions taken	None recorded
GRI 206: Anti-competitive Behaviour 2016	206–1 Legal actions for anti–competitive behaviour, anti–trust, and monopoly practices	None recorded
GRI 207: Tax 2019	207–1 Approach to tax	Sustainability Report, page 93 – 94 Annual Report, page 85 Financial Crime Risk statement
	207–2 Tax governance, control, and risk management	
	207–3 Stakeholder engagement and management of concerns related to tax	
	207–4 Country–by–country reporting	Not applicable
GRI 302: Energy 2016	302–1 Energy consumption within the organization	Sustainability Report, page 89, 97
	302–2 Energy consumption outside of the organization	Sustainability Report, page 90 – 91, 97
	302–3 Energy intensity	Sustainability Report, page 97
	302–4 Reduction of energy consumption	Sustainability Report, page 87, 97
	302–5 Reductions in energy requirements of products and services	Sustainability Report, page 80
GRI 304: Biodiversity 2016	304–1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Sustainability Report, page 79 Climate and Nature Action Plan , page 8
	304–2 Significant impacts of activities, products and services on biodiversity	
	304–3 Habitats protected or restored	
	304–4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	
GRI 305: Emissions 2016	305–1 Direct (Scope 1) GHG emissions	Sustainability Report, page 88, 97
	305–2 Energy indirect (Scope 2) GHG emissions	Sustainability Report, page 89, 97
	305–3 Other indirect (Scope 3) GHG emissions	Sustainability Report, page 90 – 91, 97

GRI STANDARD	DISCLOSURE	LOCATION
	305–4 GHG emissions intensity	Sustainability Report, page 97
	305–5 Reduction of GHG emissions	Sustainability Report, page 87, 97
GRI 308: Supplier Environmental Assessment 2016	308–1 New suppliers that were screened using environmental criteria	Supplier Code of Conduct
	308–2 Negative environmental impacts in the supply chain and actions taken	Sustainability Report, page 45, 47, 51, 68, 86
GRI 401: Employment 2016	401–1 New employee hires and employee turnover	Sustainability Report, page 96
	401–2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Bendigo and Adelaide Bank Benefits website
	401–3 Parental leave	Bendigo and Adelaide Bank Benefits website
GRI 403: Occupational Health and Safety 2018	403–1 Occupational health and safety management system	Sustainability Report, page 67, 96 Corporate Governance Statement, page 13 Code of Conduct Work Health and safety policy Diversity and Inclusion policy Supplier Code of Conduct
	403–2 Hazard identification, risk assessment, and incident investigation	
	403–3 Occupational health services	
	403–4 Worker participation, consultation, and communication on occupational health and safety	
	403–5 Worker training on occupational health and safety	
	403–6 Promotion of worker health	
	403–7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	
	403–8 Workers covered by an occupational health and safety management system	
	403–9 Work-related injuries	
	403–10 Work-related ill health	
GRI 404: Training and Education 2016	404–1 Average hours of training per year per employee	Sustainability Report, page 62 Corporate Governance Statement, page 17
	404–2 Programs for upgrading employee skills and transition assistance programs	
	404–3 Percentage of employees receiving regular performance and career development reviews	
GRI 405: Diversity and Equal Opportunity 2016	405–1 Diversity of governance bodies and employees	Sustainability Report, page 60 – 71
	405–2 Ratio of basic salary and remuneration of women to men	Sustainability Report, page 60 – 71

GRI STANDARD	DISCLOSURE	LOCATION
GRI 406: Non-discrimination 2016	406–1 Incidents of discrimination and corrective actions taken	Corporate Governance Statement, page 13 Sustainability Report 2023, page 71
GRI 408: Child Labor 2016	408–1 Operations and suppliers at significant risk for incidents of child labour	Modern Slavery Statement Sustainability Report, page 70
GRI 409: Forced or Compulsory Labor 2016	409–1 Operations and suppliers at significant risk for incidents of forced or compulsory labour	Modern Slavery Statement
GRI 410: Security Practices 2016	410–1 Security personnel trained in human rights policies or procedures	Modern Slavery Statement Sustainability Report, page 70
GRI 411: Rights of Indigenous Peoples 2016	411–1 Incidents of violations involving rights of indigenous peoples	None recorded Reconciliation Action Plan
GRI 413: Local Communities 2016	413–1 Operations with local community engagement, impact assessments, and development programs	Sustainability Report, page 22 – 43 Annual Report, page 8 – 9
	413–2 Operations with significant actual and potential negative impacts on local communities	
GRI 414: Supplier Social Assessment 2016	414–1 New suppliers that were screened using social criteria	Supplier Code of Conduct Sustainability Report, page 68 Modern Slavery Statement
	414–2 Negative social impacts in the supply chain and actions taken	Supplier Code of Conduct Sustainability Report, page 68, 70 Modern Slavery Statement
GRI 415: Public Policy 2016	415–1 Political contributions	Financial Crime Risk statement Anti-bribery and Corruption Policy
GRI 416: Customer Health and Safety 2016	416–1 Assessment of the health and safety impacts of product and service categories	Sustainability Report, page 33, 50, 98
	416–2 Incidents of non-compliance concerning the health and safety impacts of products and services	Sustainability Report, page 67, 71
GRI 417: Marketing and Labelling 2016	417–2 Incidents of non-compliance concerning product and service information and labelling	None recorded
	417–3 Incidents of non-compliance concerning marketing communications	None recorded
GRI 418: Customer Privacy 2016	418–1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Sustainability Report, page 33, 52 – 59, 71 Group Privacy Policy Financial Crime risk statement Anti-bribery and Corruption policy