

2026 BOQ Sustainability Data Pack



[Sustainability Metrics \(including definitions and reporting criteria\)](#)

[Engaging with our Stakeholders](#)

[GRI Content Index](#)

[UN PRB Progress Report](#)

[Scope 3 Operational Emissions](#)

[Scope 3 Financed Emissions](#)

[Scope 3 Measurement Approach](#)

Note: The 2026 Sustainability Data Pack is not subject to independent assurance.

Sustainability Metrics

Category	Sub-Category	Metric	FY26
Customers & Community	Customers	Total number of customers	1.389m
Customers & Community	Customers on digital platforms (as at 31 August)	Total customers on digital platforms (%)	68%
Customers & Community	Footprint (as at 31 August)	Number of branches	102
Customers & Community	Footprint (as at 31 August)	Number of ATMs	97
Customers & Community	Footprint (as at 31 August)	Total reduction in corporate footprint since FY23 in square meters	16,887
Customers & Community	Customers experiencing financial hardship	Number of financial difficulty/hardship applications approved	3,877
Customers & Community	Customer complaints	Change in internal customer complaints year on year (%)	99% increase
Customers & Community	Customer complaints	Change in external customer complaints year on year (%)	134% increase
Customers & Community	Customer complaints	Total customer complaints resolved on the same day they were raised (%)	75%
Customers & Community	Customer complaints	Total customer complaints resolved within five business days (%)	88%
Customers & Community	Scams and fraud	Amount prevented and recovered for customers as a result of scams and online fraud (\$'m)	\$7.5m
Customers & Community	Scams and fraud	Average fraudulent deposit account onboarding intervention rate(%)	99.4%
Customers & Community	Community investment	Total community investment (\$'m)	\$1.9m
Technology & Data	Cyber & Data	Number of significant notifiable cyber security breaches, which result in the public disclosure of data	Nil
Technology & Data	Cyber & Data	Number of significant notifiable privacy breaches, which result in the public disclosure of data	Nil
Technology & Data	Transformation & Operations	Number of heritage applications decommissioned	102
Technology & Data	Transformation & Operations	Number of heritage products for sale	12
Technology & Data	Digital Channels	Apple app store rating Digital - myBOQ (out of five)	4.4
Technology & Data	Digital Channels	Apple app store rating MEGo (out of five)	4.5
Technology & Data	Digital Channels	Apple app store rating Virgin Money (out of five)	4.4
Technology & Data	Digital Channels	Apple app store rating Heritage - BOQ (out of five)	1.2
People	Employee engagement	Employee voluntary turnover (excluding casual employees) (%)	16.2%
People	Employee engagement	Employee engagement score (%)	72%

People	Employee engagement	Employee engagement survey participation rate (%)	79%
People	Employee engagement	Number of Lead on Q participants	588
People	Employee engagement	Total number of individual recognitions	13,504
People	Employee training (as at 31 August)	BOQ workforce who have completed mandatory compliance learning modules (%)	98.0%
People	Employee training (as at 31 August)	BOQ workforce who have completed BOQ's Code of Conduct related mandatory learning module (%)	99.5%
People	Employee conduct	Number of breaches of Code of Conduct by BOQ workforce	41
People	Employee conduct	Number of breaches of Code of Conduct by BOQ workforce resulting in formal warnings issued	27
People	Employee conduct	Number of breaches of Code of Conduct by BOQ workforce resulting in termination	14
People	Diversity & Inclusion (as at 31 August)	Women on Board of Directors (%)	43%
People	Diversity & Inclusion (as at 31 August)	Women in Senior Leadership (%)	38.5%
People	Diversity & Inclusion (as at 31 August)	Women in Leadership (%)	41.0%
People	Diversity & Inclusion (as at 31 August)	Women on the Group Executive Team (%)	33.3%
People	Diversity & Inclusion (as at 31 March)	Women in Senior Manager Roles (baseline metric for WGEA target) (%)	41.7%
People	Diversity & Inclusion (as at 31 March)	Gender pay gap - Average base salary (baseline metric for WGEA target) (%)	16.7%
People	Diversity & Inclusion (as at 31 March)	Men's uptake of parental leave (baseline metric for WGEA target)	24.0%
People	Diversity & Inclusion (as at 31 August)	Headcount – BOQ Workforce excluding transaction centre contractors	3,577
People	Diversity & Inclusion (as at 31 August)	Headcount – Employees	3,461
People	Diversity & Inclusion (as at 31 August)	Headcount – Transaction centre contractors	26
People	Diversity & Inclusion (as at 31 August)	Employees – Permanent full time (%)	90.3%
People	Diversity & Inclusion (as at 31 August)	Employees – Permanent part time (%)	9.7%
People	Diversity & Inclusion (as at 31 August)	Employees – Casual (%)	0.0%
People	Diversity & Inclusion (as at 31 August)	Employees – Maximum term (%)	2.9%
People	Diversity & Inclusion (as at 31 August)	Employees – Female (%)	54.4%
People	Diversity & Inclusion (as at 31 August)	Employees – Over 55 years (%)	13.3%
People	Diversity & Inclusion (as at 31 August)	Employee headcount (Casual employees) – Female / Male / Non-binary or undeclared	0/0/0
People	Diversity & Inclusion (as at 31 August)	Employee headcount (Maximum term employees – Full Time) – Female / Male / Non-binary or undeclared	55/31/1

People	Diversity & Inclusion (as at 31 August)	Employee headcount (Maximum term employees – Part Time) – Female / Male / Non-binary or undeclared	8/4/0
People	Diversity & Inclusion (as at 31 August)	Employee headcount (Permanent full time) – Female / Male / Non-binary or undeclared	1,525/1,506/6
People	Diversity & Inclusion (as at 31 August)	Employee headcount (Permanent part time) – Female / Male / Non-binary or undeclared	295/30/0
People	Diversity & Inclusion (as at 31 August)	Average tenure of employees (years)	5.7
People	Diversity & Inclusion (as at 31 August)	Average days absenteeism per employee per year	6.1
People	Diversity & Inclusion (as at 31 August)	Employees under an enterprise bargaining agreement (%)	94.3%
People	Workplace, Health & Safety	Number of lost time injuries	3
People	Enterprise Agreement	People that voted for the EA out of eligible employees (%)	83%
People	Enterprise Agreement	People that endorsed the EA out of the people that voted for the EA (%)	92%

Total percentages may not equal 100 per cent due to rounding.

Definitions and reporting criteria

Absenteeism refers to average amount of personal/carer's leave taken by employees, expressed as days per employee (contingent workers are excluded). Only includes paid and unpaid personal/carer leaves.

Agency Contractor refers to an individual employed by BOQ via a recruitment agency.

Amount prevented and recovered for customers as a result of scams and online fraud this year refers to the total amount of monies prevented or recovered for BOQ customers that was either prevented, or lost but later retrieved through investigation, reversal, or cooperation with other financial institutions.

ATMs refer to BOQ branded ATMs located at or nearby to BOQ branches.

App Store Rating refers to IOS Apple App store rating out of score of 5.

B4SI – The Business for Societal Impact (B4SI) network is a global standard in measuring and managing corporate social impact. The B4SI Community Investment Framework (B4SI framework) is a measurement standard that helps organisations understand, track, measure and report on the difference their voluntary charitable contributions make to society.

Board of Directors encompasses Executive and Non-Executive directors.

BOQ workforce encompasses employees, transaction centre contractors and agency contractors.

BOQ workforce who have completed mandatory compliance learning modules is the percentage of the BOQ workforce who have completed their core mandatory compliance training as at 31 August 2026. Excludes BOQ employees on long-term leave.

BOQ workforce who have completed BOQ's Code of Conduct related mandatory learning module is the percentage of the BOQ workforce who have completed BOQ's Code of Conduct related mandatory learning module as at 31 August 2026. Excludes BOQ employees on long-term leave.

Branches includes corporate branches and transaction centres.

Breaches of Code of Conduct by BOQ workforce refers to actions or behaviours by an individual that breach the standards, policies, or expectations outlined in BOQ's Code of Conduct.

Breaches of Code of Conduct by BOQ workforce resulting in formal warnings issued refers to instances where an individual has acted in a way that breaches the expectations outlined in the Code of Conduct and has been issued with a formal written warning by BOQ.

Breaches of Code of Conduct by BOQ workforce resulting in termination refers to serious breaches of BOQ's ethical or professional standards that warrant the end of an individual's employment. These are typically material breaches that significantly impact BOQ's reputation, operations, or compliance obligations.

Casual employees refers to Employees who do not have any fixed hours.

Community investment measures contributions made by BOQ to community organisations or activities. The calculation of community investment has been guided by the B4SI framework. Community investment consists of monetary contributions to charitable organisations or activities, social sponsorship of cultural events or institutions, matching employee fundraising, time contributions, and direct costs associated with managing community investment activities including salaries (inclusive of superannuation), memberships and subscriptions, professional advice, travel and subsistence whilst travelling.

Aligned to the B4SI framework, where activities that deliver a community benefit also deliver a direct commercial benefit, community investment has been recognised only where the community benefit was the primary driver for the contribution, with a proportional attribution applied based on the relative community versus commercial driver of the contribution.

Consistent with B4SI guidance contributions are included only where sufficient information is available to support both the community benefit attribution and the input value of the contribution made (inclusive of relevant taxes where applicable).

Customers on digital platforms refers to the number of active retail customers on digital bank platforms divided by total active retail clients, excluding superannuation and insurance only customers. Definition of 'active' is a customer with one or more open accounts which had either customer-initiated transactions in the last 24 months or a balance > \$100 or hold at least one 'guaranteed active product' (e.g. credit card - primary and secondary card holder each counted).

Employee refers to an individual BOQ directly pays salary and wages including permanent full time and part time and those engaged on maximum term contracts or working casually.

Employee engagement score, known as the People Experience Engagement Index, is measured through a twice-yearly Employee 'Pulse' survey generated by the Peakon platform in Workday. The most recent Pulse was sent to all BOQ employees on 17 August and closed on 28 August 2026.

Eligible employee for Enterprise Agreement (EA) vote refers to a BOQ employee covered under the Enterprise Agreement.

External customer complaint refers to a complaint referred by a customer to an external body, such as Australian Financial Complaints Authority (AFCA), for independent review or resolution. These include complaints that have previously been addressed through BOQ's Internal Dispute Resolution (IDR) process, as well as complaints referred directly to AFCA.

Financial difficulty or hardship applications approved refers to a customer who has been approved for or received financial assistance. Assistance provided can include flexibility in meeting scheduled repayments or an extension of a loan term resulting in lower monthly repayments.

Fraudulent deposit account onboarding intervention rate refers to the amount of fraudulent deposit account applications declined at onboarding, represented as a percentage of total identified fraudulent applications, averaged across 12 months.

FY – Financial year ended 31 August.

Gender pay gap - Average base salary refers to the difference between the average base salary of men and the average base salary of women across the organisation, expressed as a percentage of men's average base salary. Salaries for part-time and casual employees are annualised to a full-time equivalent basis.

Headcount refers to total number of individuals which differs from FTE which is the total equivalent amount of full-time workers hours. As a result it would be expected that FTE is lower.

Heritage applications decommissioned refers to IT assets where all components have been completely decommissioned, e.g. data fully archived, servers switched off and integrations closed.

Heritage products for sale refers to products sold to predominantly retail customers that continue to be active / originated on heritage applications, excluding business lending and financial markets products.

Individual recognitions submitted through the achiever's platform - ThanQ.

Internal customer complaint refers to a complaint made directly to BOQ (including frontline or BOQ complaints team) and managed through BOQ's IDR process.

Leadership encompasses Senior Leaders (as defined below), as well as Senior Managers in tiers 7 and above.

Lead on Q is BOQ Group's signature leadership development program. **Lead on Q participants** refers to all people leaders in BOQ who participated in the two-day leadership program as of 31 August 2026.

Lost Time Injuries refers to an occurrence in the BOQ work environment, that results in an injury where time is lost from work of one day/shift or more, resulting in an accepted workers compensation claim (excluding journey and recess claims).

Maximum term Employee refers to an Employee on a maximum term employment contract.

Men's uptake of parental leave refers to the percentage of employee's identifying as male who have taken or are taking parental leave.

Reduction in corporate footprint refers to corporate office space, in square meters, that BOQ has exited or terminated (including provided notice but not yet exited or terminated) since 31 August 2023, as at 31 August.

Senior Leadership encompasses our Executive Committee, General Managers and Heads of responsible for leading an organisational department. This calculation includes employees in tiers 8 and above.

Significant notifiable cyber security breaches, which result in the public disclosure of data are any significant information security incidents including the loss, theft of data/information determined as reportable by the Breach Review Committee to APRA or the Office of Australian Information Commissioner. Significant is defined in the organisational Incident and Breach Management Standard where the impact is high. Factors considered in assessing high impact include:

- Number of impacted customers (>500 constitutes significant),
- If issue is systematic in nature,
- If personal information has been lost or subject to unauthorised access or disclosure, and
- Level of reputational damage (Major constitutes significant).

Significant notifiable privacy breaches, which result in the public disclosure of data are any significant instances of unauthorised access to a customer's personal information in a BOQ Group system that was determined as reportable to APRA or the Office of Australian Information Commissioner, that also resulted in disclosure of that personal information to the public. Factors considered in assessing high impact include:

- Number of impacted customers (>500 constitutes significant),
- If issue is systematic in nature, and
- Personal information has been lost or subject to unauthorised access or disclosure.

Total customer complaints – comprised of Internal customer complaints and External customer complaints.

Total customer complaints: Days resolved – measured from the day the complaint was recorded, being either the day the complaint was made to a front-line or BOQ complaints team or referred from the AFCA, up until the day the complaint was resolved, excluding the day the complaint was recorded.

Total number of customers refers to active customers (excluding dormant customers) in retail and business banking across all states and territories of Australia, through branches, brokers, mobile and direct bankers and digital channels.

Transaction Centre Contractor refers to an individual who works in a Transaction Centre Branch.

Voluntary turnover is the sum of all separated Employees who have left voluntarily in the last 12 months, such as resignation or retirement as a percentage of average headcount in a 12-month rolling period.

Women in Senior Manager roles refers to a WGEA (Workplace Gender Equality Agency) definition aligned to BOQ Group's Tier 7 and Tier 8 roles.

Engaging with our Stakeholders

Further information on BOQ's material sustainability topics can be found in the BOQ Group 2026 Annual Report.

Stakeholder	Objectives of engagement activities	Ways we can engage with stakeholders
Customers	• To understand customers' financial needs and provide better customer experience across relationship, digital and treasury banking products and services. • To understand where and how customers engaged can adopt sustainable practices.	Customer engagement occurs in line with existing regulatory requirements and obligations through various distribution and customer relations teams and may be undertaken by: • Collecting feedback through a variety of channels such as surveys, face-to-face meetings, relationship meetings, social media networks, digital app/internet banking and contact centres. • Customer experience team conducting market research to understand customer needs. • Where relevant, managing customer complaints in accordance with existing complaint management policies and processes. BOQ has a Customer Advocate who operates independently from business operations and supports the Group by championing the interests of customers.

Stakeholder	Objectives of engagement activities	Ways we can engage with stakeholders
Investors	• To facilitate equity funding sources, with the aim to deliver sustainable long-term growth in returns and meet investor and regulator expectations for disclosure. • To secure debt funding sources and manage liquidity, with the aim to create a stable and diverse funding base to meet balance sheet growth in a sustainable and economic manner.	As part of the Investor Relations, liquidity management and debt investor programs, investor engagement may be undertaken by: • Publication of twice annual financial results briefings, Information Memorandums, prospectuses and ad-hoc market updates available publicly. • One to one and group meetings with domestic and international investors, proxy advisors, sell-side analysts, domestic and international institutional investors, market participants, key rating agencies and brokers. • Presentations to institutional and retail brokers and their clients, including conferences, with any new information released to the ASX in advance. • Annual General Meetings where shareholders are encouraged to submit questions, both prior to and during the meeting, to the Management and the Board. Further information for BOQ's shareholders can be found in the 2026 Annual Report page 42.
Employees	• To create an inclusive and diverse culture and ensure that current and future employees understand what is required to effectively engage customers, to design and distribute products and services, and for BOQ to create social capital through banking. • To uplift capability and gain insights on how BOQ operates as a business including but not limited to matters such as BOQ's vision, purpose, culture, performance, leadership, ethical practices and Sustainability Obligations and Sustainability Commitments.	Employee engagement may be undertaken by: • Collecting feedback regularly via workplace, Pulse and culture surveys. • Promoting sustainability and BOQ initiatives as part of team meetings, town halls, open forums with the executive team, presentations and webcasts. • Leveraging internal communications and affinity groups to support an inclusive environment.

Stakeholder	Objectives of engagement activities	Ways we can engage with stakeholders
Communities	• To understand how BOQ has the potential to increase positive impacts and reduce negative impacts in the creation of shared prosperity for current and future generations.	Community engagement may be undertaken by: • Regular meetings with BOQ Group's community partners to understand community issues, challenges and support required. • Volunteering and fundraising initiatives across the Group. • Investing in local communities. • Encouraging employee participation in community initiatives and volunteering. • Hosting events for Community Partners and inviting Community Partners to relevant BOQ Group events.
Government	• To gain access to information and insights on macro trends in environment, society and government, and micro-trends impacting the financial sector. • To establish a collaborative approach to government-managed legislation, regulation and compliance, and any potential upcoming changes to these. • To ensure BOQ's Materiality Assessment and subsequent strategies align with federal/state objectives.	Engagement with government bodies and/or representatives may be undertaken by: • Participation in policy development submissions, inquiries and consultations, as well as other meetings and committees. • Cooperating with key state and federal political and departmental stakeholders.
Regulators	• To remain up to date on upcoming regulatory changes. • To inform BOQ's preparations for Materiality Assessments in line with relevant regulatory requirements. • To maintain an open and transparent relationship.	Engagement with regulators and/or representatives may be undertaken by: • Participation in regulatory meetings, committees and working groups. • Cooperating with key regulatory stakeholders.

Stakeholder	Objectives of engagement activities	Ways we can engage with stakeholders
Suppliers	To ensure the suppliers BOQ does business with operate in a manner that aligns with BOQ's purpose and values, meets BOQ's Supplier Code of Conduct, and supports BOQ's Sustainability Obligations and Sustainability Commitments.	Supplier engagement may be undertaken by: - Completing supplier due diligence activities. - Conducting supplier and contract performance review meetings and discussions. - Communicating and promoting awareness of BOQ's Supplier Code of Conduct that is published on the BOQ website. - Completing targeted contract clause uplift discussions.
Broker Network	To increase BOQ's customer reach and customer base and to improve the quality of existing customer service.	Broker network engagement may be undertaken by: - Engaging with brokers directly, and/or with aggregator partners. - Broker roadshows and external surveys to understand broker network needs. - Annual reviews, one to one meetings and ad-hoc queries.
Industry Groups	To establish and enhance collaborations with BOQ, and to ensure that BOQ's Sustainability Obligations and Sustainability Commitments contribute to the collective achievement of sustainability goals.	Industry engagement may be undertaken by: - Actively participating in the Australian Banking Association working groups. - Encouraging employee participation in industry collaborations.
Media	To enhance awareness among stakeholders and the wider society about BOQ's strategy through external communication where important.	Media engagement may be undertaken by: - Issuing press releases to announce significant news regarding BOQ. - Releasing information through BOQ's media releases and website to inform stakeholder groups and the general public.
Strategic Partnerships	To grow the business by providing customers with products such as insurance, cards and superannuation, which are issued by third parties.	In accordance with contractual arrangements, engagement may be conducted directly through one to one meetings and ad-hoc queries.

Global Reporting Initiative (GRI) Content Index

Statement of Use: Bank of Queensland Limited (BOQ Group or BOQ) has reported the information cited in this GRI Content Index for the period from 1 September 2025 to 31 August 2026 with reference to the GRI Standards.

GRI 1 used: GRI 1: Foundation 2021

GRI Standard	Disclosure Title	BOQ Response
GRI 2: General Disclosures 2021	2-1 Organisational details	<u>2026 Annual Report</u> Contents, page 2 Who we are, page 4 Shareholding details, pages 233-234 <u>Website</u> About us
GRI 2: General Disclosures 2021	2-2 Entities included in the organization's sustainability reporting	<u>2026 Annual Report</u> Contents, page 2 Sustainability Report - Basis of preparation, page 56 Sustainability Report - Emissions reporting boundary, page 71 Consolidated entity disclosure statement, pages 219-220 <u>2026 Sustainability Data Pack</u> Scope 3 Operational Emissions - Boundary Scope 3 Financed Emissions - Boundary
GRI 2: General Disclosures 2021	2-3 Reporting period, frequency and contact point	<u>2026 Annual Report</u> Contents, page 2 Sustainability Report - Basis of preparation, page 56 Notes to the financial statements - Basis of preparation, page 151 Shareholding details, page 234
GRI 2: General Disclosures 2021	2-4 Restatements of information	All material restatements are noted within the relevant data sets.

GRI 2: General Disclosures 2021	2-5 External assurance	<u>2026 Annual Report</u> Corporate Governance - Audit and Financial Governance, page 41 Sustainability Report - Independent Auditor's Report, pages 75-79 Directors' Report - Lead Auditor's Independence Declaration under Section 307C of the Corporations Act 2001, page 138 Independent auditor's report, pages 222-227 <u>Website</u> Auditor Independence Policy
GRI 2: General Disclosures 2021	2-6 Activities, value chain and other business relationships	<u>2026 Annual Report</u> Who we are, page 4 Creating Value - Our material themes, page 12 <u>2026 Sustainability Data Pack</u> Engaging with our Stakeholders
GRI 2: General Disclosures 2021	2-7 Employees	<u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 2: General Disclosures 2021	2-8 Workers who are not employees	<u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 2: General Disclosures 2021	2-9 Governance structure and composition	<u>2026 Annual Report</u> Corporate Governance - Overview, pages 26-42 Sustainability Report - Governance, pages 59-60
GRI 2: General Disclosures 2021	2-10 Nomination and selection of the highest governance body	<u>2026 Annual Report</u> Corporate Governance - Director appointment, election, education and independence, page 38 <u>Website</u> Nomination and Governance Committee Charter
GRI 2: General Disclosures 2021	2-11 Chair of the highest governance body	<u>2026 Annual Report</u> Corporate Governance - Board of Directors, page 27
GRI 2: General Disclosures 2021	2-12 Role of the highest governance body in overseeing the management of impacts	<u>2026 Annual Report</u> Corporate Governance - Overview, page 26 <u>Website</u> Board Charter

GRI 2: General Disclosures 2021	2-13 Delegation of responsibility for managing impacts	<u>2026 Annual Report</u> Corporate Governance - Role of the Board, page 33 Risk management, page 47 Material risks - Sustainability, page 52 Sustainability Report - Governance, pages 59-60
GRI 2: General Disclosures 2021	2-14 Role of the highest governance body in sustainability reporting	<u>2026 Annual Report</u> Material risks - Sustainability, page 52 Sustainability Report - Governance, pages 59-60
GRI 2: General Disclosures 2021	2-15 Conflicts of interest	<u>2026 Annual Report</u> Corporate Governance - Conflicts of Interest, page 38 <u>Website</u> Policy on Independence of Directors
GRI 2: General Disclosures 2021	2-16 Communication of critical concerns	<u>2026 Annual Report</u> Corporate Governance - Key policies; Audit and financial governance, page 39-41 <u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 2: General Disclosures 2021	2-17 Collective knowledge of the highest governance body	<u>2026 Annual Report</u> Corporate Governance - Directors' induction training and continuing education, page 38
GRI 2: General Disclosures 2021	2-18 Evaluation of the performance of the highest governance body	<u>2026 Annual Report</u> Corporate Governance - Board performance evaluation, page 36
GRI 2: General Disclosures 2021	2-19 Remuneration policies	<u>2026 Annual Report</u> Remuneration Report, pages 112-135
GRI 2: General Disclosures 2021	2-20 Process to determine remuneration	<u>2026 Annual Report</u> Remuneration Report, pages 112-135
GRI 2: General Disclosures 2021	2-21 Annual total compensation ratio	<u>2026 Annual Report</u> Remuneration Report, pages 112-135

GRI 2: General Disclosures 2021	2-22 Statement on sustainable development strategy	<u>2026 Annual Report</u> Creating Value - Our material themes, page 13 Sustainability Report - Basis of preparation; Strategy, pages 56, 61
GRI 2: General Disclosures 2021	2-23 Policy commitments	<u>2026 Annual Report</u> Corporate Governance - Key policies, pages 39-40 <u>Website</u> Corporate Governance - Key documents and policies
GRI 2: General Disclosures 2021	2-24 Embedding policy commitments	<u>2026 Annual Report</u> Corporate Governance - Key policies, pages 39-40
GRI 2: General Disclosures 2021	2-25 Processes to remediate negative impacts	<u>2026 Annual Report</u> Corporate Governance - Key policies, pages 39-40 <u>Website</u> Corporate Governance - Key documents and policies
GRI 2: General Disclosures 2021	2-26 Mechanisms for seeking advice and raising concerns	<u>2026 Annual Report</u> Corporate Governance - Key policies, pages 39-40
GRI 2: General Disclosures 2021	2-27 Compliance with laws and regulations	<u>2026 Annual Report</u> Creating Value - Customers; People, pages 14, 15, 18 Notes to the financial statements - Provisions and contingent liabilities, pages 201-204 <u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 2: General Disclosures 2021	2-28 Membership associations	<u>2026 Annual Report</u> Sustainability Report - The Group's climate-related position, page 56
GRI 2: General Disclosures 2021	2-29 Approach to stakeholder engagement	<u>2026 Annual Report</u> Creating Value - Our material themes, page 12 Corporate Governance - Our stakeholders, page 42 <u>2026 Sustainability Data Pack</u> Engaging our stakeholders

GRI 2: General Disclosures 2021	2-30 Collective bargaining agreements	<u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 3: Material Topics 2021	3-1 Process to determine material topics	<u>2026 Annual Report</u> Creating Value - Our material themes, page 12-13 <u>2026 Sustainability Data Pack</u> Engaging our stakeholders
GRI 3: Material Topics 2021	3-2 List of material topics	<u>2026 Annual Report</u> Creating Value - Our material themes, page 13
GRI 3: Material Topics 2021	3-3 Management of material topics	<u>2026 Annual Report</u> Creating Value - Our material themes, page 13
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	<u>2026 Annual Report</u> Financial Report, pages 141-220
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	<u>2026 Annual Report</u> Sustainability Report, pages 62-65
GRI 201: Economic Performance 2016	201-3 Defined benefit plan obligations and other retirement plans	Not applicable
GRI 201: Economic Performance 2016	201-4 Financial assistance received from government	<u>2026 Annual Report</u> Notes to the financial statements - Note 4. Other assets and liabilities, page 198
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	<u>2026 Annual Report</u> Corporate Governance - Key policies, page 39 Corporate Governance - Material risks, page 51
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	<u>2026 Sustainability Data Pack</u> Sustainability Metrics <u>Website</u> BOQ Corporate Governance - Anti-Bribery and Corruption Policy
GRI 205: Anti-corruption 2016	205-3 Confirmed incidents of corruption and actions taken	<u>2026 Annual Report</u> Corporate Governance - Key policies; Material risks, pages 39, 51 <u>Website</u> BOQ Corporate Governance - Anti-Bribery and Corruption Policy , Code of Conduct

GRI 302: Energy 2016	302-1 Energy consumption within the organization	<u>2026 Annual Report</u> Sustainability Report, pages 71, 73
GRI 302: Energy 2016	302-2 Energy consumption outside of the organization	<u>2026 Sustainability Data Pack</u> Scope 3 Operational Emissions Scope 3 Financed Emissions
GRI 302: Energy 2016	302-3 Energy intensity	Not reported
GRI 302: Energy 2016	302-4 Reduction of energy consumption	<u>2026 Annual Report</u> Sustainability Report, pages 71, 73
GRI 302: Energy 2016	302-5 Reductions in energy requirements of products and services	Not applicable
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	<u>2026 Annual Report</u> Sustainability Report, pages 71, 73
GRI 305: Emissions 2016	305-2 Energy indirect (Scope 2) GHG emissions	<u>2026 Annual Report</u> Sustainability Report, pages 71, 73
GRI 305: Emissions 2016	305-3 Other indirect (Scope 3) GHG emissions	<u>2026 Sustainability Data Pack</u> Scope 3 Operational Emissions Scope 3 Financed Emissions Scope 3 Measurement Approach
GRI 305: Emissions 2016	305-4 GHG emissions intensity	Not reported
GRI 305: Emissions 2016	305-5 Reduction of GHG emissions	<u>2026 Annual Report</u> Sustainability Report, pages 71, 73 <u>2026 Sustainability Data Pack</u> Scope 3 Operational Emissions Scope 3 Financed Emissions
GRI 305: Emissions 2016	305-6 Emissions of ozone-depleting substances (ODS)	Not reported
GRI 305: Emissions 2016	305-7 Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	Not applicable
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	<u>2026 Sustainability Data Pack</u> Sustainability Metrics

GRI 401: Employment 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Website Careers at BOQ 2026 Sustainability Data Pack Sustainability Metrics
GRI 401: Employment 2016	401-3 Parental leave	2026 Annual Report Creating Value - Diversity targets, page 16 2026 Sustainability Data Pack Sustainability Metrics
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Website Careers at BOQ
GRI 403: Occupational Health and Safety 2018	403-2 Hazard identification, risk assessment, and incident investigation	Website Careers at BOQ
GRI 403: Occupational Health and Safety 2018	403-3 Occupational health services	Website Careers at BOQ
GRI 403: Occupational Health and Safety 2018	403-4 Worker participation, consultation, and communication on occupational health and safety	Website Careers at BOQ
GRI 403: Occupational Health and Safety 2018	403-5 Worker training on occupational health and safety	Website Careers at BOQ
GRI 403: Occupational Health and Safety 2018	403-6 Promotion of worker health	Website Careers at BOQ
GRI 403: Occupational Health and Safety 2018	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Website Careers at BOQ
GRI 403: Occupational Health and Safety 2018	403-8 Workers covered by an occupational health and safety management system	Website Careers at BOQ

GRI 403: Occupational Health and Safety 2018	403-9 Work-related injuries	<u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 403: Occupational Health and Safety 2018	403-10 Work-related ill health	<u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	<u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 404: Training and Education 2016	404-2 Programs for upgrading employee skills and transition assistance programs	<u>2026 Annual Report</u> Creating value - People, pages 16-17 Sustainability Report - Board competency and upskilling, page 60
GRI 404: Training and Education 2016	404-3 Percentage of employees receiving regular performance and career development	Not reported
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	<u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 405: Diversity and Equal Opportunity 2016	405-2 Ratio of basic salary and remuneration of women to men	<u>2026 Sustainability Data Pack</u> Sustainability Metrics <u>Website</u> Diversity and Inclusion at BOQ Workplace Gender Equality Agency (WGEA) Reporting as at 31 March 2026
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	<u>2026 Annual Report</u> Creating value - Message to shareholders; Customers, pages 6, 14-15 <u>2026 Sustainability Data Pack</u> Sustainability Metrics
GRI 413: Local Communities 2016	413-2 Operations with significant actual and potential negative impacts on local communities	<u>2026 Annual Report</u> Creating value - Community, pages 20-22 <u>2026 Sustainability Data Pack</u> Sustainability Metrics

GRI 418: Customer Privacy 2016

418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data

2026 Annual Report

Creating value - Message to shareholders, pages 6, 14-15

2026 Sustainability Data Pack

Sustainability Metrics

UN Principles for Responsible Banking - 2026 Progress Statement



BOQ Group joined the United Nations Environment Programme Finance Initiative's (UNEPFI) Principles for Responsible Banking (PRB) in 2024.

This UN PRB self-assessment covers progress by the BOQ Group from 1 September 2025 to 31 August 2026 (FY26).

Independent assurance has not been sought for responses in this template.

Further information is included in the 2026 Annual Report available on our website [here](#).

Summary

BOQ Group 2026

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
Content BOQ's sustainability strategy focuses on long term value creation to stay relevant to customers, employees, shareholders and the broader community. As a signatory to the UN Principles for Responsible Banking (UN PRB), the Group remains committed to the objectives of the Paris Agreement, including the transition to a lower-emissions economy aligned with limiting global temperature rise. The Group continues to adopt the UN PRB guidance and methodology and participate in relevant UN PRB workstreams to support implementation. In FY26, BOQ refreshed its assessment of material topics, which remain aligned with five UN Sustainable Development Goals. Links & references - 2026 Annual Report: Our material themes, pages 12-13 - 2026 Annual Report: Sustainability Report - Basis of preparation, page 56	Content In FY26, the Group was focused on delivering the first year of mandatory climate-related reporting in Australia. As a result, BOQ continued to strengthen its approach to identifying and assessing its most significant sustainability and climate-related impacts through risk assessment and scenario analysis. While formal climate-related targets have not been established as at reporting date, the Group is working to further strengthen underlying data, measurement approaches and governance processes to support the development of decision-useful targets over time. Links & references - 2026 Annual Report: Sustainability Report - Emissions targets, page 72	Content In FY26, BOQ continued to strengthen its climate risk capability to improve the understanding of customer exposures across climate-sensitive sectors and geographies, and setting a stronger foundation for future action. BOQ also continued to develop its understanding of climate-related impacts across its portfolio, including through the measurement and voluntary disclosure of Scope 3 Financed emissions. This work provides greater insight into emissions associated with BOQ's activity. Links & references - 2026 Annual Report: Sustainability Report, page 65 - 2026 Sustainability Data Pack, Scope 3: Operational Emissions, Scope 3: Financed Emissions, Scope 3: Measurement Approach

Principle 4: Stakeholders	Principle 5: Governance & Culture	Principle 6: Transparency & Accountability
Content <i>BOQ recognises stakeholder engagement as essential to building trust and shaping its sustainability priorities.</i> <i>In 2026, the Group continued to adopt an approach to stakeholder engagement based on the UNEPFI Guidance on Client Engagement, providing clear objectives for each stakeholder group and supporting a structured engagement approach.</i> <i>In FY26, stakeholder engagement supported the identification of climate-related risks and opportunities. Ongoing engagement with stakeholders will help deepen understanding of sustainability impacts and opportunities.</i> Links & references - 2026 Annual Report: Our material themes, pages 12-13	Content <i>The Board is supported in its oversight work of sustainability matters by its Committees. Executive accountability and day-to-day management of BOQ's approach to climate change is delegated to the MD&CEO and CFO. The Sustainability Committee is chaired by the CFO and meets at least four times a year.</i> <i>In FY26, BOQ strengthened its governance through the continued implementation of its Climate Risk Management Roadmap. The Board also participated in climate-related capability session.</i> Links & references - 2026 Annual Report: Sustainability Report - Governance, pages 59-60, 70	Content <i>BOQ's Annual Report outlines the Group's activities, long-term value creation for stakeholders, and performance across social, environmental, and economic dimensions.</i> <i>The Sustainability Report and Climate Statements are included within the Annual Report, with assurance procedures detailed on pages 75-79.</i> <i>BOQ's 2026 PRB Progress Statement has not been externally assured.</i> Links & references - 2026 Annual Report: Assurance statement on Sustainability Reporting pages 75-79

Principle 1:**Alignment**

We will align our business strategy to be consistent with, and contribute to, individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

Business model

Describe (high-level) your bank's business model, including the main business lines, customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, business areas or by disclosing the number of customers and clients served.

Links & references

- 2026 Annual Report: Who we are page 4
- 2026 Annual Report: Creating Value page 11

Response

BOQ is one of Australia's leading mid-tier banks, supporting Australians since 1874. Serving 1.4 million customers in retail and business banking across all states and territories of Australia, through 102 branches, and digital channels. BOQ Group provides \$53bn in housing loans and \$15bn in commercial lending and supported 3,877 customers through financial difficulty in FY26.

Strategy alignment

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and other international frameworks such as the Kunming-Montreal Global Biodiversity Framework (GBF), the United Nations Guiding Principles on Business and Human Right (UNGPs), the forthcoming instrument on plastic pollution etc. Include any other national and/or regional frameworks that your bank has a strategy to align with where relevant.

Links & references

- 2026 Annual Report: Creating Value pages 12-13
- 2026 Annual Report: Sustainability Report page 56

Response

BOQ recognises the importance of addressing climate change and incorporating climate-related risks and opportunities (CRROs) into decision-making. The Group seeks to align its climate aspirations with the Paris Agreement. BOQ also recognises that significant challenges lie ahead for both global and local economies in transitioning to and achieving net-zero GHG emissions by 2050.

BOQ refreshed its Materiality assessment in 2026 and validated seven material topics that align with BOQ's strategic focus areas. These topics align to Sustainable Development Goals (SDGs) 1, 8, 9, 11, and 16.

Principle 5: Governance & Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

Governance Structure for Implementation of the Principles

Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts (including accountability at the executive leadership level, clearly defined roles and responsibilities for sustainability matters in internal processes, etc.) and support the effective implementation of the Principles.

Links & references

- 2026 Annual Report: Sustainability Report pages 59-60
- 2026 Annual Report: Risk Management page 52

Response

The BOQ Board is responsible for the oversight of sustainability (environmental, social and governance) matters. The Board and its Committees oversees progress and approves changes to the Group's climate and sustainability-related strategy, including material climate and sustainability risks. The Board delegates the day-to-day management of sustainability risks and opportunities, including climate change, to management and its committees, where appropriate.

The Board and executive committees are supported in this work by various management committees that report on this work throughout the year. The Sustainability Committee is chaired by the CFO and meets at least four times a year. It includes general managers and senior management from the wider business with sustainability responsibilities, and oversees implementation of BOQ's sustainability priorities, including those related to climate change.

Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, learning & development, sustainability training for relevant teams, inclusion in remuneration structures and performance management and leadership communication, amongst others).

Links & references

- 2026 Annual Report: Sustainability Report page 60

Response

Across 2025 and 2026, BOQ took the next step investing in understanding climate risk. A cohort of key leaders and management across the bank completed climate change training through the United Nations Responsible Banking Academy, complemented by technical content tailored to the Australian context and delivered by the University of Queensland (UQ) Business School Executive Education. In FY26, the Board attended a climate change session that explored the implications of climate-related risks for the Group's value chain.

Risk and due diligence processes and policies

Describe what processes your bank has installed to identify and manage environmental and social risks associated with your bank's portfolio. This can include aspects such as identification of significant/salient risks, due diligence processes, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures your bank has in place to oversee these risks.

Links & references

- 2026 Annual Report: Sustainability Report page 69

Response

Sustainability risk, which includes climate-related risks, are recognised under the Group's Risk Management Strategy and managed within the Group's enterprise-wide Risk Management Framework. The approach to managing climate-related risks is outlined in the sustainability governing documents suite. These documents support the assessment of how sustainability risk drivers may affect the Group and its stakeholders and transmit and manifest across portfolios, sectors and geographies.

Scope 3 Operational Emissions Metrics

Scope 3 GHG emissions are indirect emissions that occur in BOQ's value chain, both upstream and downstream, occurring outside of BOQ's operational control and therefore not reported within Scope 1 or Scope 2 emissions.

Scope 3 operational emissions represent the indirect GHG emissions across relevant Scope 3 categories (1-14) as defined in the GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard.

Absolute gross GHG emissions (tCO₂-e)	2026	2025
Category 1 & 2 Purchased goods and services, Capital Goods ¹	25,668	27,175
Category 3 Fuel- and Energy-Related Activities ²	64	96
Category 4 Upstream Transportation and Distribution	262	474
Category 5 Waste Generated in Operations	515	491
Category 6 Business Travel	1,419	1,952
Category 7 Employee Commuting	3,916	4,293
Category 8 Upstream Leased Assets	907	1,146
Category 12 End-of-Life Treatment of Sold Products	80	73
TOTAL Scope 3 operational GHG emissions (categories 1-14) (tCO₂-e)	32,830	35,700

Any discrepancies between totals and sums of components are due to rounding.

1 Categories 1 and 2 are reported on a combined basis as available spend data does not support reliable allocation between purchased goods and services and capital goods.

2 Category 3 (Fuel-and Energy-Related Activities) emissions are reported on a market basis only. Market-based and Location-based emissions for this category are materially aligned.

Boundary

BOQ assessed the relevance of all scope 3 operational categories. Categories 9-11, 13 and 14 are not applicable to BOQ's business model and value chain and following assessment against the GHG Protocol's relevance criteria, have been excluded from reporting as non-relevant categories.

Methodology

BOQ's Scope 3 operational emissions predominantly arise from upstream activities, with the most material emissions generated from Categories 1 and 2 (purchased goods and services and capital goods). These emissions primarily relate to the procurement of data centre services, IT software and hardware, property-related expenditure including capital works and building maintenance and communications and other corporate services.

Estimation of BOQ's Scope 3 operational emissions uses a hybrid approach, combining both primary (activity-based) and secondary (proxy-based) data sources, as well as a mix of calculation methodologies in line with the GHG Protocol. Where primary activity data is unavailable, proxy data such as financial spend or modelled assumptions is used, particularly for categories such as purchased goods and services.

A summary of these activity and proxy-based data inputs, emissions factors, methodologies and key assumptions is provided in the [measurement approach section](#).

Financed Emissions Metrics

Scope 3 GHG emissions are indirect emissions that occur in BOQ's value chain, both upstream and downstream, occurring outside of BOQ's operational control and therefore not reported within Scope 1 or Scope 2 emissions.

Scope 3 financed emissions represent the indirect emissions associated with the assets and activities that the Group finances through its lending and investment portfolios. These sit within category 15 of the GHG Protocol and as a financial institution, represent the vast majority of BOQ Group's climate impact.

The tables below set out BOQ's on-balance sheet lending and investment exposures together with absolute financed emissions by sector and asset class. Financed emissions require significant management judgement to estimate. PCAF data quality scores are provided to indicate the level of uncertainty within each exposure reported. Further detail of the data inputs, emissions factors, judgements and calculation methodology is provided in the [measurement approach section](#).

		FY26								
BOQ Sector ¹	PCAF Asset Class ²	Gross Exposure (\$m)			Absolute Gross Emissions (t-CO2-e) ³				PCAF Data Quality ⁴	% Gross Exposure
		Drawn	Undrawn	Total	Scope 1	Scope 2	Scope 3	Total		
Agriculture	Business Loans	1,040	152	1,192	1,147,469	454,373	533,179	2,135,021	5.0	1.2%
Aluminium	Business Loans	1	1	1	73	86	366	525	5.0	0.0%
Cement	Business Loans	3	1	4	1,183	24	660	1,867	5.0	0.0%
Coal	Business Loans	0	-	0	38	0	0	39	5.0	0.0%
Iron & Steel	Business Loans	44	0	44	6,245	958	20,823	28,025	5.0	0.0%
Oil & Gas	Business Loans	1	1	1	43	156	426	626	5.0	0.0%
Power Generation	Business Loans	0	0	0	311	3	38	352	5.0	0.0%
Real Estate: Commercial	Commercial real estate	10,891	948	11,838	7,870	179,402	19,036	206,308	4.0	12.3%
Real Estate: Commercial	Business Loans	3	1	5	4	1	66	71	5.0	0.0%
Real Estate: Residential	Mortgages	52,453	6,058	58,511	53,512	278,012	36,306	367,830	5.0	60.9%
Real Estate: Residential	Business Loans	1	5	6	5	1	86	93	5.0	0.0%
Real Estate: Residential	Securitisations	521	-	521	494	2,361	341	3,196	5.0	0.5%
Transport	Business Loans	91	66	158	5,901	4,322	8,997	19,220	5.0	0.2%
Transport	Motor vehicles loans ⁵	2,538	334	2,872	216,272	15,571	55,435	287,278	5.0	3.0%
Other	Business Loans	3,540	904	4,443	94,053	40,481	461,556	596,090	5.0	4.6%
Other	Listed equity and corporate bonds	894	-	894	24	83	29,223	29,330	2.5	0.9%
Other	Unlisted Equity	0	-	0	2	0	22	24	5.0	0.0%
Other	Sovereign Debt	770	-	770	133,762	-	-	133,762	1.0	0.8%
Other	Sub-Sovereign Debt	14,744	-	14,744	2,639,142	-	-	2,639,142	1.0	15.4%
TOTAL		87,535	8,470	96,005	4,306,404	975,833	1,166,561	6,448,798	4.1	100.0%
% Undrawn Loan Commitments included in financed emissions ⁶										100.0%
% Drawn Exposure coverage of Total Assets										93.4%

Any discrepancies between totals and sums of components are due to rounding.

1 Sectoral classifications disclosed above are with reference to UNEP FI guidance and mapping, utilising customer-level ANZSIC data which is mapped to PCAF-aligned sector groupings.

2 BOQ's financed emissions calculations are measured with reference to the PCAF Standard, based on the asset classes disclosed above.

3 Absolute gross emissions include emissions estimates for both drawn and undrawn values.

4 The PCAF data quality scores are weighted where more than one data source is used. The scoring ranges from 1-5 with a score of 5 indicating higher levels of estimation uncertainty.

5 Motor Vehicle loans reduced in the current financial year by \$2.3b largely as a result of the whole-of-loan sale. Refer Note 5.5 of the Financial Statements.

6 Undrawn loan commitments include facilities that have completed initial settlement and remain available for drawdown. Bank guarantees and approved facilities that have not reached initial settlement, and therefore may not proceed, are excluded.

FY25										
BOQ Sector ¹	PCAF Asset Class ²	Gross Exposure (\$m)			Absolute Gross Emissions (t-CO ₂ -e) ³				PCAF Data Quality ⁴	% Gross Exposure
		Drawn	Undrawn	Total	Scope 1	Scope 2	Scope 3	Total		
Agriculture	Business Loans	1,114	129	1,244	1,226,390	490,244	562,744	2,279,378	5.0	1.2%
Aluminium	Business Loans	2	1	3	199	229	996	1,424	5.0	0.0%
Cement	Business Loans	33	0	34	11,081	223	6,188	17,493	5.0	0.0%
Coal	Business Loans	0	-	0	4	0	0	4	5.0	0.0%
Iron & Steel	Business Loans	5	1	5	799	123	2,664	3,586	5.0	0.0%
Oil & Gas	Business Loans	5	1	7	772	378	1,418	2,568	5.0	0.0%
Power Generation	Business Loans	0	-	0	43	0	5	49	5.0	0.0%
Real Estate: Commercial	Commercial real estate	9,186	893	10,079	7,911	163,079	18,452	189,442	4.0	9.9%
Real Estate: Commercial	Business Loans	2	3	5	4	1	66	71	5.0	0.0%
Real Estate: Residential	Mortgages	56,885	6,255	63,141	58,666	321,245	43,361	423,272	5.0	61.9%
Real Estate: Residential	Business Loans	2	5	7	6	1	96	103	5.0	0.0%
Real Estate: Residential	Securitisations	49	-	49	48	235	33	317	5.0	0.0%
Transport	Business Loans	297	31	328	9,796	3,182	13,129	26,108	5.0	0.3%
Transport	Motor vehicles loans ⁵	4,840	414	5,254	742,673	9,896	184,741	937,310	5.0	5.1%
Other	Business Loans	3,967	897	4,863	108,186	44,877	641,292	794,355	5.0	4.8%
Other	Listed equity and corporate bonds	294	-	294	12	39	4,351	4,402	4.2	0.3%
Other	Unlisted Equity	0	-	0	0	0	3	4	5.0	0.0%
Other	Sovereign debt	1,055	-	1,055	218,608	-	-	218,608	1.0	1.0%
Other	Sub-Sovereign debt	15,672	-	15,672	3,362,440	-	-	3,362,440	1.0	15.4%
TOTAL		93,409	8,631	102,040	5,747,639	1,033,752	1,479,541	8,260,932	4.2	100.0%
% Undrawn Loan Commitments included in financed emissions ⁶										100.0%
% Drawn Exposure coverage of Total Assets										92.9%

Any discrepancies between totals and sums of components are due to rounding.

Boundary

Financed emissions are GHG emissions associated with the assets and activities that BOQ Group finances through its lending and investment portfolios. These emissions fall under Scope 3 Category 15 of the GHG Protocol and as a financial institution, represent the vast majority of BOQ Group's climate impact. In the current period, the Group entered into a capital partnership with Challenger Limited (the 'Capital Partnership') selling a portion of the portfolio of asset finance and leasing receivables (the 'back-book'), the establishment of a forward flow arrangement, and a servicing agreement. The sale represents a change in portfolio boundary and composition in the current period. These assets are no longer included in the reported assets of the Group nor in the Statement of Financial Position. This change should be considered when comparing financed emissions between the current and prior periods.

Methodology

In line with industry practise, BOQ has estimated its financed emissions in accordance with the Global GHG Accounting and Reporting Standard – Part A Financed Emissions (December 2025), developed by the Partnership for Carbon Accounting Financials Group, (the PCAF Standard), applying asset-class-specific calculation techniques, attribution factors, and data quality scoring.

BOQ prioritises the use of customer-level emissions data, followed by activity and economic estimation. When estimating financed emissions, BOQ uses the most recent available customer data (emissions, financial or activity data) to derive emissions intensity and attribution factors which are applied to current exposures at the reporting date. Where customer-level data is unavailable PCAF permits the use of proxies and statistical averages. A large portion of BOQ's financed emissions are based on estimated inputs which inherently increases estimation uncertainty. Accordingly, financed emissions disclosures are subject to significant estimation uncertainty because a substantial portion of them are based on proxy data and sector averages rather than customer or asset-level primary emissions data.

Management judgement has been applied within the PCAF framework in relation to choices around methodologies, emissions factors, attribution approaches and data sources. As a result, the reported emissions represent estimates based on best available information, with outcomes sensitive to these judgements and underlying data limitations. PCAF assigns a data quality score to provide users with a transparent indication of the level of estimation uncertainty inherent in the reported emissions, with higher scores signalling that results are more dependent on management assumptions.

The following boundary exclusions and classification considerations apply to BOQ's financed emissions:

- Construction-related residential mortgages and commercial real estate as construction-phase emissions are not covered by the applicable PCAF methodologies.
- Consumer finance exposures including personal loans and credit cards are excluded because PCAF has not published methodologies for these products.
- Off-balance sheet securitised assets are excluded as BOQ does not retain a relevant financing exposure after securitisation.
- Project Finance and Use of Proceeds have not been separately identified; however the underlying exposures and financed emissions remain included within the relevant PCAF asset classes.
- Non-lending balance sheet items including cash and cash equivalents, derivative financial assets, bank guarantees, prepayments, provisions, fixed and tangible assets are excluded as they fall outside the nature of financed emissions and are not covered by PCAF methodologies.

BOQ will monitor the availability and quality of data and evolution of the PCAF Standard, continuing to review the boundary as methodologies evolve. BOQ will assess the materiality of these changes and may respond by refining its approach to measuring and disclosing financed emissions exposure over time.

Measurement Approach

The tables below summarise BOQ's approach to estimating Scope 3 Operational and Financed emissions including highlighting any key assumptions, judgements and areas of estimation uncertainty.

Scope 3 Operational Emissions

Category	Category Name	Data sources	Methodology and key assumptions	Judgements and areas of estimation uncertainty
1 & 2	Purchased goods and services and capital goods	U.S. Environmental Protection Agency Environmentally Extended Input-Output (USEEIO) emissions factors (2024) ¹ Operational and capital spend data on suppliers obtained from BOQ's financial records	Emissions are calculated using a spend-based approach, where supplier spend is multiplied by USEEIO emissions factors (2024), adjusted for currency ² and inflation ³ to reflect the reporting period. Includes relevant purchased goods and services and capital goods within BOQ's reporting boundary that are not otherwise captured in another Scope 3 category.	Estimation uncertainty arises from the use of financial spend data rather than physical activity data, allocation/categorisation of spend data, and using industry-average emissions intensities. Additional uncertainty arises from the application of economic correction adjustments to US-based factors (currency conversion and inflation).
3	Fuel and energy-related activities	NGA Factors 2025 Third-party records Clean Energy Regulator's REC Registry	Emissions are calculated using an average-data method based on primary activity data, including fuel consumption and electricity use, obtained from invoices, fuel card records and supplier data, with emissions factors applied in accordance with NGA guidance.	Estimation uncertainty arises from gaps in activity records, where fuel type is not available, it is assumed using historical data. Uncertainty also exists due to assumptions applied to fuel consumption blends (e.g. E10 blends are assumed to be 10% ethanol and 90% petrol) and reliance on third-party data sources.
4	Upstream transportation and distribution	USEEIO emissions factors (2024) ¹ Spend data on suppliers obtained from BOQ's financial records Emissions data obtained from suppliers	Emissions are estimated using a hybrid approach, combining spend-based calculations using USEEIO emissions factors with supplier-specific distance-based data where available.	Estimation uncertainty arises from the use of financial spend data rather than physical activity data, allocation/categorisation of spend data, and using industry-average emissions intensities. Additional uncertainty arises from the application of economic correction adjustments to US-based factors (currency conversion and inflation).
5	Waste generated in operations	NGA Factors 2025 Internally maintained breakdown of weekly waste collection frequencies by waste disposal method for a sample set of sites	Emissions are calculated using an average-data method, where waste generation assumptions derived from a sample of sites are extrapolated across BOQ's operations and combined with NGA emissions factors. It is assumed each bin is 240L and disposed at full capacity.	Estimation uncertainty arises from the extrapolation of sampled waste data to all facilities (based on FTE per facility), as well as assumptions regarding bin capacity, fill rates and collection frequency.
6	Business travel – Flights and hotels	UK Government Department for Energy Security and Net Zero (UK DESNZ) factors 2025 ⁴ BOQ's corporate travel agency provide flight data (passenger kilometres travel by flight haul and class) and hotel data (number of nights stayed)	Emissions are calculated using a distance-based method, based on actual travel activity data including passenger kilometres and hotel nights, combined with UK DESNZ emissions factors. Flight emissions include radiative forcing effects (RFE) to account for aviation's additional climate impacts at altitude, consistent with UK DESNZ guidance.	Judgement is applied in selecting UK DESNZ factors, as they are an internationally recognised dataset where equivalent Australian data is not consistently available, and travel emissions are largely location-agnostic (with the exclusion of hotel emissions factors which are provided by country), driven by distance travelled and accommodation type.

6	Business travel – Ground travel	UK DESNZ factors 2025 NGA Factors 2025 BOQ's internal data from corporate fuel cards, employee reimbursements and Motor Vehicle Allowances paid Hire car data provided by BOQ's corporate travel agency	Emissions are estimated using a combination of fuel-based and distance-based methods, incorporating data from fuel cards, reimbursements and travel records, with emissions factors from NGA and UK sources. Where fuel type is not available it is assumed to be the same proportion of petrol to diesel as fuel card vehicles. Average fuel economy of passenger vehicles is assumed to be 11.1 litres per 100 kilometres⁵. Petrol fuel is assumed to be the only fuel type used in taxi rides taken by BOQ.	Estimation uncertainty arises from assumptions used to model activity data, including fuel type allocation (where not reported), application of average vehicle fuel economy, and assumptions regarding fuel use in taxis and hired vehicles. Judgement is applied in selecting UK DESNZ factors, as they are an internationally recognised dataset where equivalent Australian data is not consistently available, and travel emissions are largely location-agnostic (with the exclusion of hotel emissions factors which are provided by country), driven by distance travelled and accommodation type.
7	Employee commuting and Work from Home (WFH)	UK DESNZ factors 2025 NGA Factors 2025 Internal FTE data by state and site, inclusive of contingent labour ABS – Census of Population and Housing: Commuting to Work (2016)⁶	Emissions are estimated using a combination of distance-based and average-data methods, with commuting modelled using ABS Census data and internal workforce data. WFH electricity use is estimated by applying a per-FTE daily kWh assumption for home-office equipment, scaled by the number of WFH days by employee classification. WFH attendance assumptions are applied by employee work-location classification.	Estimation uncertainty arises from reliance on ABS data rather than BOQ-specific commuting behaviour, as well as assumptions regarding employee attendance patterns, commuting distances and transport modes. Additional uncertainty is introduced through the use of modelled electricity consumption for WFH activity. Judgement is applied in selecting UK DESNZ factors, as they are an internationally recognised dataset where equivalent Australian data is not consistently available, and travel emissions are largely location-agnostic (with the exclusion of hotel emissions factors which are provided by country), driven by distance travelled and accommodation type.
8	Upstream leased assets	NGA Factors 2025 Internally maintained dataset of all BOQ sites	Emissions are estimated using an average-data method, applying NABERS energy intensity benchmarks to BOQ's leased portfolio to estimate base building electricity and gas consumption. Buildings are classified as having base building services based on the presence of outgoings spend, supplemented by known site information. Actual ratings for material buildings are sourced from NABERS, all other sites are assumed to have a NABERS energy rating of 3-stars. Diesel use is considered immaterial and not included in the base buildings' emission calculations.	Estimation uncertainty arises from the use of proxy indicators (outgoings spend) to determine base building services, the application of benchmark energy intensity data, and the use of NABERS ratings due to data availability.
12	End-of-life treatment of sold products	NGA Factors 2025 Third-party volume level data for credit cards, debit cards, cheque books and customer statements	Emissions are calculated using a waste-type-specific method, whereby rates applied are from the National Waste Report⁷ (16% for bank cards and 62% for all other products), and combined with NGA emissions factors to estimate disposal impacts.	Estimation uncertainty arises from the use of assumed product weights, recycling rates and limited visibility over the disposal pathways of products.

¹ Judgement has been applied in determining USEEIO factors as the most appropriate and complete proxy to apply where Australian-specific data is not available. They are an internationally recognised, comprehensive EEIO data set with sectoral coverage that aligns well to BOQ.

² Currency conversions have been sourced from the Australian Tax Office (ATO), as at 31 August 2026.

3 USEIO factors are not released annually, therefore an inflation index from the Federal Reserve Bank of Minneapolis, Consumer Price Index (1913-Present), has been applied to each reporting period as relevant.

4 Judgement was applied in determining these factors as the best representation for BOQ's activity. These factors are internationally recognised with equivalent Australian data not consistently available. This category of emissions are largely location-agnostic (excluding hotel data which is provided by country) driven by travel and accommodation type making UK DEFRA's factors an appropriate proxy to apply in estimation.

5 Australian Bureau of Statistics (2020), Survey of Motor Vehicle Use.

6 Utilised in modelling employee behaviour for commuting, not in the estimation of electricity use for WFH.

7 DCCEEW (2022), National Waste Report.

Scope 3 Financed Emissions

Asset class	Data sources	Methodology, key assumptions and justification	Judgements and areas of estimation uncertainty
Business loans	PCAF asset EEIO emissions factors ⁸	Emissions are estimated using the economic intensity method, whereby sector-specific PCAF EEIO emissions factors are mapped to lending exposures based on customer-level ANZSIC codes and applied to the outstanding lending base, including undrawn amounts. Where an ANZSIC code is missing or invalid, an appropriate code is estimated using other available customer-level information.	Estimation uncertainty arises from the use of EEIO emission factors, which are US-based datasets from a 2019 base year, and reflect average sectoral emissions intensities rather than borrower-specific data.
	Australia & New Zealand Standard Industrial Classification (ANZSIC) codes ⁹ BOQ core banking platforms and data warehouses ¹⁰	PCAF EEIO emissions factors ¹¹ represent Scope 1, Scope 2 and upstream Scope 3 emissions; downstream Scope 3 emissions are excluded. The exposure amounts form the basis of attribution. As the majority of BOQ's business-loan customers do not currently report emissions data, BOQ has applied this method due to the lack of borrower-specific emissions data across the portfolio. This method is considered appropriate and is consistent with PCAF guidance for large, diversified portfolios and enables full coverage using the best available data.	Management applied judgement in adjusting these factors to current-year values using a US inflation index, on the basis that alignment with the underlying dataset provides the most consistent approach. The absence of borrower-level emissions data and the use of proxies introduces inherent uncertainty in the calculation of emissions.
Motor vehicle loans	NGA Factors 2025	Emissions are estimated using an activity-based approach, applying average distance travelled and fuel efficiency data by vehicle type (as defined by ABS) and location, combined with relevant emissions factors.	Estimation uncertainty arises from the use of statistical averages for vehicle usage, fuel efficiency and fuel type.
	BOQ core banking platforms and data warehouses		Judgement is applied in categorising vehicles and assigning proxy fuel consumption characteristics.
	Australian Bureau of Statistics (ABS) – Survey of Motor Vehicle Use ¹²	An attribution factor is applied and is calculated as the outstanding loan value divided by total asset value.	Commercial asset finance can still be considered as a motor vehicle loan and is therefore included within this asset class.
	Electric Vehicle Council of Australia – State of EVs Report ¹³	BOQ has calculated these emissions using the described proxies due to limited availability of asset-specific fuel use data across the portfolio. This approach leverages available asset-level attributes and external data to achieve a reasonable estimate of emissions.	Scope 3 emissions exclude upstream emissions from car materials and manufacturing, and downstream emissions from end-of-life treatment.

Mortgages	NGA Factors 2025	Emissions are estimated based on the number of dwellings and state-level statistical energy consumption data (available at the time of report production).	A key source of estimation uncertainty is that each mortgage corresponds to a single average dwelling, without differentiation by building type, size or energy efficiency.
	BOQ core banking platforms and data warehouses	Each mortgage is assumed to represent a single average residential dwelling, with emissions calculated using state-level average household energy consumption and relevant emissions factors.	Emissions are based on state-level averages rather than property-specific data. Additional judgement is applied in deriving LVR proxies where regulatory LVR inputs are not fully aligned to PCAF requirements.
	Department of Climate Change, Energy, the Environment and Water, Australian Energy Statistics, Table F (August 2025)	An attribution factor is applied using a calculated LVR, representing the proportion of the property value financed by BOQ.	
	Australian Bureau of Statistics, Labour Force Status of Families, Jun 2025	Home equity loans and home equity lines of credit are excluded on the basis they are considered consumer loans with unknown use of proceeds. Mortgages used to construct or renovate a house are included only once construction is complete.	
		A household-level proxy approach has been applied due to the absence of property-specific energy data. This approach enables complete portfolio coverage while maintaining alignment with PCAF guidance and available Australian data sets.	
Sovereign and sub-sovereign debt	State and Territory GHG Inventories ¹⁴	Emissions are estimated using a production-based approach, whereby attributable emissions are calculated as the ratio of	Estimation uncertainty arises from the use of GDP as a proxy for the size of the economic activity and emissions attribution.
	BOQ core banking platforms and data warehouses	BOQ's exposure to the issuer's Purchase Power Parity (PPP) ¹⁵ adjusted Gross Domestic Product (GDP), multiplied by reported national GHG emissions.	Management applied judgement in using PPP adjustments to improve comparability between jurisdictions.
		The PPP conversion factor is converted from USD to AUD using the average exchange rate for the reporting period.	
		Verified emissions data is sourced by country as reported to United Nations Framework Convention on Climate Change (UNFCCC).	
		The approach used reflects the most robust and publicly available data for sovereign issuers, aligns with PCAF methodology and ensures comparability of sovereign emissions estimates.	

Commercial real estate	NGA Factors 2025	Emissions are estimated using a proxy-based approach, where building floor area is derived based on estimated property value and market-based \$/m ² assumptions.	Estimation uncertainty arises from the modelling of floor area, which is not directly observed but derived using proxy assumptions, including property valuation and \$/m ² benchmarks.
	ANZSIC Codes		
	BOQ core banking platforms and data warehouses	Energy consumption is estimated using building type and location-specific energy intensity data, with emissions calculated using applicable emissions factors.	Additional uncertainty arises from the use of average energy intensity data rather than building-specific information.
	Average gas and electricity consumption per GLA ¹⁶	Commercial buildings are considered properties that are used by the owner for conducting income-generating activities.	Judgement is applied by management in deriving LVR proxies and in mapping properties to relevant building types.
	Average market-based property value per square metre (\$/m ²) assumption	A proxy-based methodology has been utilised due to the lack of property-level energy and building data available. The approach allows emissions to be estimated consistently across the portfolio, while remaining aligned to PCAF expectations.	
Listed equity and corporate bonds	PCAF EEIO Factors	Emissions are estimated using an approach consistent with business loans. Where issuer-reported emissions are available, attribution factors are calculated based on BOQ's share of the issuer's total debt and equity.	Estimation uncertainty arises where issuer-reported emissions are unavailable and EEIO proxy data is used.
	ANZSIC codes		Variability in the availability and quality of the issuer disclosures may impact comparability across exposures.
	BOQ core banking platforms and data warehouses	Where data is available, emissions are estimated using EEIO emissions factors, applied to exposure values.	
	Customer data	For corporate bonds it is assumed that total liabilities are equal to the debt of the corporate bond issuing entity.	
		Justification of this method as the most appropriate for listed equity and corporate bonds is in line with that outlined for business loans.	
Unlisted equity	PCAF EEIO Factors	Emissions are estimated using an approach consistent with business loans, with exposures mapped to EEIO emissions factors based on ANZSIC classifications.	Estimation uncertainty arises from the reliance on industry classification and EEIO proxies in the absence of investee-specific emissions data.
	ANZSIC codes		
	BOQ core banking platforms and data warehouses	Emissions are attributed based on BOQ's ownership share of the underlying investment.	Judgement is required in mapping investees to appropriate industry classifications.
		BOQ has assumed the scope of these emissions to include all on-balance sheet equity investments that are not traded on a market and are for general corporate purposes.	Estimation uncertainty also arises from the attribution method, whereby ownership assumes proportional exposure to emissions.
		Justification of this method as the most appropriate for unlisted equity is in line with that outlined for business loans.	

Securitisations	NGA Factors 2025 BOQ core banking platforms and data warehouses Department of Climate Change, Energy, the Environment and Water, Australian Energy Statistics, Table F (August 2025) Australian Bureau of Statistics, Labour Force Status of Families, Jun 2025	Securitisation exposure relates to residential mortgage-backed securities (RMBS). Associated emissions are estimated using the average financed emissions intensity of the Group's residential mortgage portfolio as the best available proxy for the underlying mortgage assets. Estimation uncertainty arises from applying the average emissions intensity of the Group's residential mortgage portfolio to RMBS exposures, as the characteristics of the underlying mortgage pools may differ from the Group's broader residential mortgage portfolio.
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8 In the absence of customer specific data or economic or physical intensity data for business loans, EEIO factors from PCAF and derived from EXIOBASE, have been applied in line with PCAF guidance.

9 An industry has been assigned to each loan based on the most relevant ANZSIC code reflecting the client's primary business activity, <https://www.abs.gov.au/statistics/classifications/australian-and-new-zealand-standard-industrial-classification-anzsic/latest-release>.

10 Data utilised in calculating emissions is determined based on the asset class, this includes but is not limited to; total credit outstanding, undrawn amounts, location of loan, total number of loans within the relevant asset class, loan-to-value ratio and asset value.

11 EEIO factors are not released annually, therefore an inflation index from the Federal Reserve Bank of Minneapolis, Consumer Price Index (1913-Present), has been applied to each reporting period as relevant.

12 ABS Survey data used includes average fuel efficiency and fuel consumption by vehicle and location, <https://www.abs.gov.au/statistics/industry/tourism-and-transport/survey-motor-vehicle-use-australia/latest-release>.

13 Information on the fuel efficiency of EVs sourced from the Electric Vehicle Council's *State of Electric Vehicles 2024* report, <https://electricvehiclecouncil.com.au/reports>.

14 Sourced for sovereign and sub-sovereign Scope 1 emissions by Intergovernmental Panel on Climate Change (IPCC) factors, compiled by Department of Climate Change, Energy, the Environment and Water (DCCEEW), <https://www.dcceew.gov.au/climate-change/publications/state-and-territory-greenhouse-gas-inventories>. Emissions Factors exclude the impact of Land Use, Land Use Change and Forestry (LULUCF).

15 PPP Conversion factors are sourced from World Bank in line with PCAF guidance, <https://data.worldbank.org/indicator/PA.NUS.PPP>.

16 Sourced from DCCEEW Commercial Building Baseline Study 2024, for which BOQ has utilised the revised data from February 2025, <https://www.dcceew.gov.au/energy/publications>.