

Sustainability Statement



Hong Leong Financial Group Berhad's ("HLFG" or "the Group") sustainability report for the financial year ended 30 June 2021 ("FY2021") presents an overview of our sustainability management approach and how we identify and integrate the Economic, Environmental, Social and Governance risks and opportunities ("sustainability matters") as part of our business activities and practices.

The sustainability report mainly covers the sustainability matters of the Group's key operating subsidiaries including our commercial and Islamic banking businesses under Hong Leong Bank Berhad ("HLB"), life insurance and Family Takaful businesses under HLA Holdings Sdn Bhd ("HLAH") and the investment banking and fund management businesses under Hong Leong Capital Berhad ("HLCB") in Malaysia. The sustainability matters identified are from the Group's key operating subsidiaries.

This report has been reviewed and approved by HLFGB's senior management and its Board of Directors. The integrated content across all our operating businesses has been prepared in accordance with the Global Reporting Initiative ("GRI") Standards - Core option and Bursa Malaysia Sustainability Reporting Guide. It has been further guided by the Recommendations of the Task Force of Climate-related Disclosures ("TCFD") and the United Nations Sustainable Development Goals ("SDGs").

For further information on sustainability matters on our listed subsidiaries which includes selected indicators, please refer to the sustainability reports of:

- HLB at www.hlb.com.my or www.bursamalaysia.com
- HLCB at www.hlcap.com.my or www.bursamalaysia.com

Sustainability Statement

OUR SUSTAINABILITY APPROACH AND GROUP VALUES

Our sustainability approach is aligned with our corporate values and business vision. The Hong Leong Group was built on a strong heritage of value creation for our stakeholders and communities within which we operate. Over the decades, we have taken a progressive approach in integrating sustainability into our businesses to become stronger and more resilient. We are committed to growing our businesses responsibly, balancing environmental with economic considerations, as well as creating a positive impact for our stakeholders and contributing to our communities. This is reflected in our core values that serve as a compass in all that we do.

Throughout the financial year, HLFG has increased focus in managing Environmental, Social and Governance (“ESG”) and associated issues under Group-Wide approach. We continue to ensure that our operating companies are strengthening their sustainable business practices and are integrating ESG principles into their lending practices, investment framework and financial services. Five Sustainability Pillars/Themes have been identified across the group companies for categorising and aligning the sustainability matters disclosure. These themes affirm the Group’s commitment towards embedding sustainability into the operations of our core businesses:



Digital at the Core

Embracing digital technology and encouraging innovation to enhance customer and employee experiences



Workforce Readiness

Nurturing and retaining talent, empowering our workforce through acquiring strategic skills and capabilities



Socially Responsible Business

Acknowledging the impact of our lending and investing practices, striving to promote fair and responsible social and environmental practices in our operations



Environmental Management

Managing the environmental footprint of our business, contributing responsibly to the environment



Community Investment

Empowering the community, promoting financial literacy, and environmental and social values

HOW OUR SUSTAINABILITY IS GOVERNED

HLFG’s Board provides oversight of sustainability governance matters and is committed to ensuring that sustainability is embedded in the organisation and that adequate resources are in place for managing sustainability matters. Senior Management, namely our President/CEO, oversees the implementation of our sustainability approach and ensures that our objectives are being met with the support of the Group CFO.

HLFG’s Board of Directors



Senior Management



Sustainability Team

Sustainability Statement

In respect of governance and risk management matters, our operating businesses have in place measures to manage ESG risks and opportunities, including policies and actions linked to associated issues.

ESG risks have been incorporated into their Risk Management Frameworks, as depicted in the diagram below:



HOW THE MATERIAL SUSTAINABILITY MATTERS ARE IDENTIFIED

In order to present a report that is meaningful to our stakeholders, we conducted a materiality assessment to determine those issues that are important to HLFG as well as our stakeholders. The assessment comprised four steps:



Sustainability Statement

MATERIAL MATTERS

Our material sustainability matters were identified by studying the impact, risks and opportunities such matters have on our businesses and relevant stakeholders. The nine material issues identified are as follows:

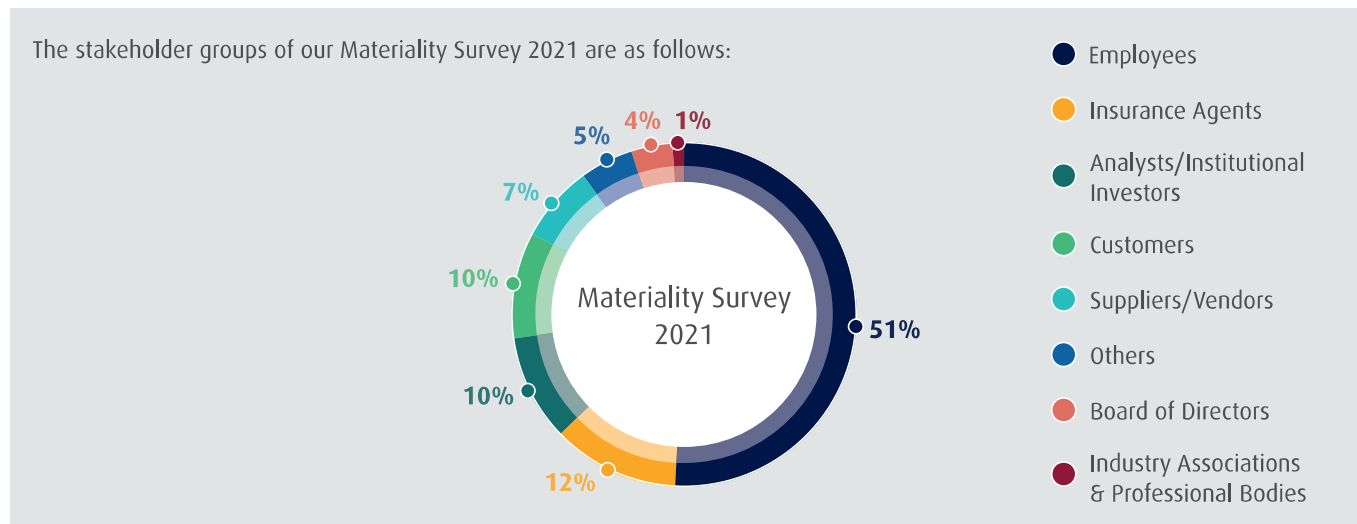
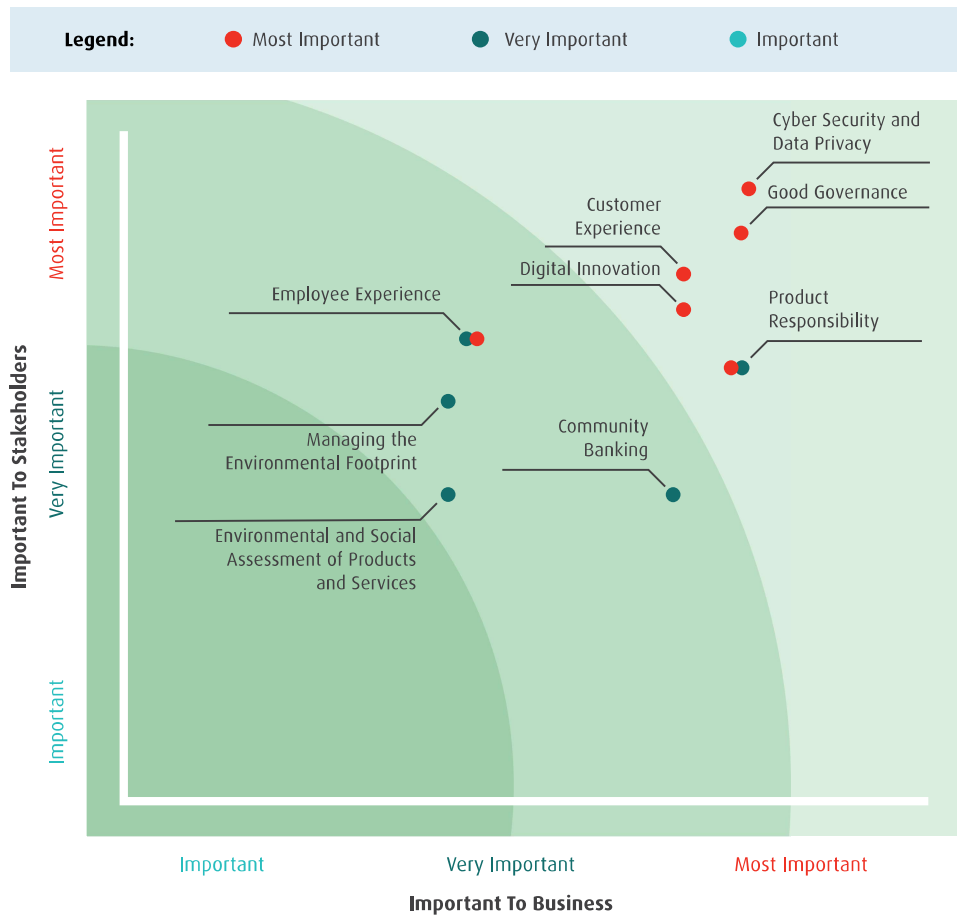
Material Matters	Definition of Material Matters
Digital Innovation	Innovation of digital products and services by HLFG's subsidiaries is critical to increase accessibility and adoption of latest technologies.
Customer Experience	Efforts taken to enhance HLFG subsidiaries' products and services value that meets customers' changing needs and preferences.
Cyber Security and Data Privacy	Security measures taken to protect HLFG from unauthorised access or evolving cyber threats that are intended to exploit confidential data and disrupt our operations.
Employee Experience	HLFG to provide relevant, meaningful and positive employee experiences at every stage of their professional lives, taking into account diversity and inclusivity.
Good Governance	HLFG to instill a culture that affirms good values, principles, standards, norms of behaviour and ethical business conduct across the Group.
Community Banking	Local community engagement through HLFG subsidiaries' development programmes to support the needs of the communities.
Product Responsibility	HLFG's efforts to ensure fair design of its subsidiaries' products and services offered to our customers.
Managing the Environment Footprint	HLFG's efforts to contribute responsibly to the environment by using the planet's resources and energy efficiently, while supporting the transition to a low carbon economy.
Environmental and Social Assessment of Products and Services	The assessment and screening for environmental and social risks form an integral part of HLFG subsidiaries' business practices.

Sustainability Statement

As part of our continuous review process, we conducted a Materiality Assessment survey in FY2021 to obtain feedback from our internal and external stakeholders. The responses from the survey are valuable and provide the information that would help us evaluate the relevance of our material matters and its importance to our stakeholders.

OUR MATERIALITY MATRIX

The prioritisation of our material sustainability matters is set out in the matrix below:



Sustainability Statement

OUR STAKEHOLDERS

We have external and internal stakeholders, who are significant to our business, as shown in the following table:



STAKEHOLDER MAPPING

Group	Sub-group	Focus Areas of Stakeholders Engagement
Employees/ Directors	Board of Directors and Management	<ul style="list-style-type: none"> Career development and performance management Occupational safety and health Ongoing internal communications Employment terms and conditions
	Staff (including contract staff)	
	Interns	
Regulatory Authorities	Bank Negara Malaysia	<ul style="list-style-type: none"> New regulations Compliance matters
	Bursa Malaysia	
	Securities Commission Malaysia	
	Inland Revenue Board (LHDN)	
	Companies Commission of Malaysia	
Investors/ Analysts	Malaysian Anti-Corruption Commission	<ul style="list-style-type: none"> Annual General Meeting Ongoing communications with the investment community via briefings, small groups and 1-to-1 meetings Bursa Announcements
	Private fund management companies (local and international)	
	Statutory bodies which manage government funds	
	Research houses	
	Insurance companies	
Media	Private investors	<ul style="list-style-type: none"> Continuous and meaningful communications Publicity management
	Newspapers (printed and online)	
	Broadcast media	
Service providers/ Vendors	Social media	<ul style="list-style-type: none"> Fair treatment via a transparent tender/bid process
	Consultancy/advisory firms	
	Contractors	
Associations/ Community	Company suppliers	<ul style="list-style-type: none"> Industry stewardship Development and impact of new rules Reaching out to the community continuously
	Malaysian Accounting Standards Board (MASB)	
	Malaysian Investor Relations Association (MIRA)	
	The Association of Banks in Malaysia (ABM)	
	Life Insurance Association of Malaysia (LIAM)	
Customers	Asian Institute of Chartered Bankers (AICB)	<ul style="list-style-type: none"> Protection of personal data Products/services transparency Useful products/services
	Retail consumers	
	Corporate clients	

Sustainability Statement

OUR VISION

To be an integrated financial services group that consistently meets our customers' needs.

OUR GOAL

To become a leader in the financial services industry; a leader in each of the markets that we operate in.

OUR CORE

Honour

To conduct business with honour

Human Resource

To enhance quality of human resources – as the essence of management excellence

Quality

To provide products and services that consistently exceed customers' expectations

Progress

To continuously improve existing operations and to position for expansion and new business opportunities

MATERIAL TOPICS

	Digital at the Core	Workforce Readiness
<p>The United Nations - Sustainable Development Goals ("SDGs") in Focus*</p> 		
 <p>Hong Leong Financial Group</p>	<ul style="list-style-type: none"> Digital Innovation Cyber Security and Data Privacy Customer Experience 	<ul style="list-style-type: none"> Employee Experience
 <p>Hong Leong Bank Berhad</p>	<ul style="list-style-type: none"> Digital Banking Cyber Security and Data Privacy Customer Experience 	<ul style="list-style-type: none"> Talent Attraction, Development and Retention Employee Well-being, Health and Safety Diverse and Inclusive Workforce
<p>Hong Leong Assurance</p>	<ul style="list-style-type: none"> Digital Innovation Cyber Security and Data Privacy Customer Experience 	<ul style="list-style-type: none"> Employee Experience
 <p>Hong Leong Capital Berhad</p>	<ul style="list-style-type: none"> Innovation Cyber Security and Data Privacy Client Experience 	<ul style="list-style-type: none"> Employee Experience Compliance Ethics and Integrity

* For definitions on the key SDGs that we focus on, please refer to the Appendix on page 46.

Sustainability Statement

VALUES

Entrepreneurship

To pursue management vision and foster entrepreneurship

Unity

To ensure oneness in purpose, harmony and friendship in the pursuit of prosperity for all

Innovation

To nurture and be committed to innovation

Social Responsibility

To create wealth for the betterment of society

OUR STRATEGY

To ensuring sustainability is the continued co-existence of entrepreneurialism and professional business management, relevant transformation through technological innovation together with a strategic approach in managing Environmental, Social and Governance (ESG) related risks and impacts on our business.



Socially Responsible Business



- Good Governance
- Product Responsibility

- Responsible Financing
- Fair Banking
- Sustainable Supply Chain
- Financial Inclusion
- Good Governance

- Good Governance
- Product Responsibility

- Fair Banking
- Impact Investing



Environmental Management



- Managing the Environmental Footprint
- Environmental and Social Assessment of Products and Services

- Addressing Climate Impact
- Managing Our Environmental Footprint

- Managing the Environmental Footprint
- Environmental and Social Assessment of Products and Services

- Managing the Environmental Footprint



Community Investment



- Community Banking

- Building Communities
- Financial Literacy

- Building Communities

- Building Communities (new)
- Financial Literacy (new)

Sustainability Statement

A SNAPSHOT OF PERFORMANCE HIGHLIGHTS

HLFG



Management of climate related risk is one **FOCUS AREA** of the Group

In compliance of **BNM'S CLIMATE CHANGE AND PRINCIPLE-BASED TAXONOMY**, the Group and the respective subsidiaries' management teams and Board of Directors are working on the implementation roadmap



Waste separation for **RECYCLE**



A **"ZERO PLASTIC BAGS IN THE OFFICE"** position. All employees are encouraged to adopt reusable carriers bags as an alternative

HLB



OVER RM1.4 BILLION worth of financing to support renewable energy projects



GHG Emissions reduction **2,193 tCO2eq**

Scope 1 Target: **15% - 25% BY 2026**

Scope 2 Target: **40% - 50% BY 2031**

1ST YEAR disclosure Scope 3 GHG emissions



6.8% in electricity consumption across Malaysian operations



15% water consumed in both PJ City Tower A and Menara Hong Leong



Recycle **OVER 24,881 KG** of plastic, paper and aluminium



11% in digital users



Menara Hong Leong - **GBI SILVER RATING** and **LEED GOLD RATING**

HLA



SOLAR PV SYSTEMS - pilot project to reduce carbon footprint



11% electricity consumption



29% water consumed to 13,320M³



DIGITAL FIRST PRODUCTS - FiT series
Average of 21 sheets of paper per policy



Community Initiatives:
• Nationwide Blood Donation Campaign 2020
• HLA Toy Giveaway Drive
• HLA-Kechara Soup Kitchen Food Collection Campaign

HLCB



Actively explore renewable and sustainable investing matters



Invested in a key green bond for green energy generation through hydropower in Sarawak, Malaysia



ZERO instances of data breaches
No successful cyber-attack incident recorded for the year



Collaborated with Zakat to distribute a fund of **ABOUT RM20K** for the Asnaf groups of Fakir, Miskin, Muallaf or Fisabilillah



25% of workforce has utilised the vaccination leave, which was introduced to safeguard the employees wellbeing

Sustainability Statement



HLFG remained a constituent of the globally recognized **FTSE4GOOD BURSA MALAYSIA INDEX**



Female
62.2%



Male
37.8%



>30% female board representation at HLFG



RM22.3 BILLION in relief assistance for over 97,000 retail and corporate customers



Supported **1,300 SMEs** through **RM4.4 BILLION** in payment relief assistance



Female
62.6%



Male
37.4%



Permanent
98%

Temporary
2%



31.5 HOURS to **69.4 HOURS**
Average training hours per employee



Pilot sustainability assessment performed on selected vendors with **CONTRACT VALUE > RM500K**

56.5% of the selected suppliers scores under the Best in Class category



Waste separation for recycle is an ongoing initiative



38% internal paper usage



COVID-19 Support Programmes:

- Complimentary Special Benefit Program
- Deferment of Premium
- COVID-19 Test Fund
- Complimentary HLA Pro-Vax Campaign



50% of female representation in senior leadership roles



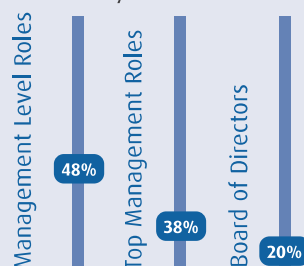
Female
54.9%



Male
45.1%



Leadership position held by Women



94% of suppliers and service providers were based in Malaysia, with **91.8%** of all spending on procurement directed to local businesses

1,976 HOURS of AML/CFT Training with **446** employees trained

Estimated **1,018 HOURS** of ABC Training with **509** employees trained

110 external training courses held with **OVER 4,400 HOURS** towards employees' development

8.32% Attrition Rates

Sustainability Statement



ECONOMIC

HONG LEONG BANK



Digital at the Core



Social responsible business



Community investment

- HLB become the first bank in Malaysia to provide a fully digital onboarding experience for Malaysians wanting to create a bank account remotely. HLB launched the 'Apply@HLB' mobile in October 2020 and 4,500 new accounts have been registered via the Apply@HLB app as of May 2021.
- Launched a targeted SME Solar Financing Programme on February 2021. This programme provides financing opportunities of up to RM1 million for each SME who are interested in investing in renewable energy via the installation of solar PV systems on their rooftops.
- A total amount of over RM 1.4 billion worth of financing was approved to support renewable energy projects, including solar, bioenergy, and small hydropower.
- A major supporter of the government's Green Technology Financing Scheme ("GTFS"). At the end of FY2021, the Bank has supported close to 30 projects under GTFS with total loans approved of close to RM300 million.
- HLB LaunchPad is a mentorship programme implemented in collaboration with its ecosystem partners, such as MBAN, Cradle, Malaysia Digital Economy Corporation (MDEC), PitchIn and Malaysia Global Innovation & Creativity Centre ("MaGIC"). The programme aims to nurture young Malaysian entrepreneurs and foster partnership with the emerging generation of FinTech practitioners and other tech-savvy startups. It serves as a platform to identify high potential startups whom HLB can partner with to go-to-market, build new capabilities or expand into new markets and customer segments.

HONG LEONG ASSURANCE & HONG LEONG MSIG TAKAFUL



Digital at the Core



Workforce Readiness

- In FY2021, HLA implemented Centralized and Remote e-Signature as a secure way of contactless signature capture at anytime, anywhere. A collaboration system that integrates e-Signature with Joget Workflow has been implemented to have an end-to-end business process automation.
- Enhancement on HLA's very own customer self-service chatbot named Hailey has enable the chatbot to answer frequently asked questions related to Online Payment, Accounts & Statements and many more topics. Hailey is available online at the HLA Touch website and customer portal i.e. HLA360° via soft-launch in June 2021.
- Another innovative solution in enhancing the customer experience with HLA is Customer's Next Best Action (NBA). Through machine learning models, event triggers based on customer's life-stage / behaviour, and analytics on customer's interaction with the company are ways to identify the most relevant needs for each customer.

Sustainability Statement

HONG LEONG ASSURANCE & HONG LEONG MSIG TAKAFUL (CONT'D)

- Hong Leong MSIG Takaful committed to grow Malaysian talent in the technology space by introducing a Graduate Associate programme, targeting to build and develop a pool of Malaysian IT talent. The programme which started in March 2021, aims to develop 45 Malaysian talent over a span of 3 years. This programme was designed to upskill and equip the talent with future ready skills, with clear timelines and well defined career progression models that have commensurate remuneration structures to ensure that high performing talent are attractively remunerated in accordance to market norms.

HONG LEONG CAPITAL BERHAD



Digital at the Core



Social responsible business



Community investment

- HLCB aims to support clients through their journey in transitioning to new investing technologies. Its digital offerings include Direct Market Access Trading solution and HLeBroking Digital Platforms.
- Prioritise and support the procurement from local suppliers and service providers. In 2021, 94% of HLCB's suppliers and service providers were based in Malaysia, with 91.8% of all spending on procurement directed to local businesses.
- Completed an advisory mandate on a merger and acquisition exercise that paved the way for the injection of renewable energy assets into a listed company by the Equity Markets team in support of deal flows that advocate for a transition to a low-carbon economy.
- Invested in a key green bond to generate green energy through hydropower in Sarawak, Malaysia. Our Treasury and Markets team is continuously exploring for investments in green bonds, subject to the same meeting of HLIB's investment criteria.
- Our Debt Markets team is exploring the arrangement of a Green Tier 1 Capital Security.

Sustainability Statement



ENVIRONMENTAL

HONG LEONG BANK



Environmental management



Workforce Readiness



Social responsible business



Community investment

- Established Environmental Policy on Energy, Water and Waste Management.
- Around 6000 employees attended thematic weekly huddles during the Sustainability Month.
- Introduced a reduction target of 15%-25% by 2026 and 40%-50% by 2031 for Scope 1 and 2 emissions. Disclosed Scope 3 emissions.
- Expanded Greenhouse Gas (“GHG”) monitoring across our Malaysian operations.
- Signed a Memorandum of Understanding with the Malaysian Nature Society to embark on carbon sequestration with mangrove tree planting across 15 hectares of mangrove forest land in Kuala Selangor Nature Park.

HONG LEONG ASSURANCE



Environmental management



Social responsible business



Community investment

- Contributed to environmental preservation by reducing paper usage and printing through the introduction of Electronic Signature (e-Signature) and Digital First Products – FiT series. FiT series is an insurance series that incorporates an end-to-end digitalised platform, which encompasses e-enrolment and e-contract right up to after-sales services. Through digitalisation, it reduces on an average of 21 sheets of paper per policy.
- Embarked on the utilization of solar PV systems with our pilot project at the new Bukit Mertajam premises. We expect to expand our solar PV systems implementation to our head office in PJ City and to other branch offices where feasible.
- Aligned with the Malaysian Government’s incentives under the Sustainable Energy Development Authority, we are also expecting to sell back excess of harvested electricity to Tenaga Nasional Berhad.
- Anticipated an improvement of at least 10% on electricity consumption after system upgrades.
- Several water conservation methods were partially implemented, which including the installation of faucet aerators, dual-stage flush systems, waterless urinals to water pressure restrictors. The utilisation of rainwater harvesting systems is in the plan.

Sustainability Statement

HONG LEONG CAPITAL BERHAD



Environmental management



Social responsible business



Community investment

- Started integrating ESG sustainability issues into investment banking activities. This initiative was conducted in accordance with the Environment and Social Risk Guidance Note to ensure that climate concerns are taken into account more holistically in ESG risk assessments.
- Our Business Units, particularly the Investment Banking business, have begun conducting ESG assessments for all client onboarding and applications of credit for investments in bonds.
- Research team with ESG screening capability - ESG stocks coverage and analysis.
- Provided training/ courses through seminars and conferences related to ESG Financing, particularly for the renewable energy sector, ESG regulations and sustainable finance.

Sustainability Statement



SOCIAL AND GOVERNANCE

HONG LEONG BANK



Workforce Readiness



Social responsible business



Community investment

- Complied to local labour standards and been a signatory of the collective agreement by the Malayan Commercial Banks' Association (MCBA) and the National Union of Bank Employees (NUBE).
- Addressed employee well-being with the launch of PlusVibes, an all-in-one mobile platform for physical, mental and emotional health.
- 4,215 training hours completed for the mandatory e-learning course on Fair Treatment of Financial Consumers.
- Conducted two Sustainability Roundtables with our customers.
- Approved over 98% of the customers' applications since rolling out the Payment Relief Assistance Plans and extended relief assistance to over 20,000 customers from the B40 community, totaling RM 2 billion.
- Over 400 Business and Corporate Banking Account Relationship Managers participated in the Bank's ESG Capacity building workshops.
- We have established a Board Diversity Policy to demonstrate our commitment to balance and diversify of our Board members in terms of gender, skills and experience. HLB Board comprises three female directors, accounting for 37.5% of the board.
- Introduced SIRON, a new Anti-Money Laundering technology that improves screening capabilities, expedites the onboarding of new clients, and enhances the Bank's ability to detect suspicious activity.

HONG LEONG ASSURANCE



Social responsible business



Digital at the Core



Workforce Readiness



Community investment

- Provided employees with disposable surgical masks for their daily use since March 2020. This year, reusable masks and face shields were provided to all employees for safeguarding their safety and wellbeing while minimizing any negative environmental impact by reducing disposal surgical masks wastages.
- Promoted equal gender representation in senior roles. The current demographic balance of gender diversity in the senior leadership team is 50:50, reflected a strong testament to our commitment to gender diversity and inclusivity.

Sustainability Statement

HONG LEONG ASSURANCE (CONT'D)

- Launched of HLA Stackable, a Microinsurance product with consideration of social aspects, enable the company to reach out to all social segments and benefit the underserved market with an accessible life protection plan.
- Organised a Toy Giveaway Drive in support of an NGO's programme in December 2020. The objective of the programme is to provide a safe space for the underserved children living in public housing to have access to early childhood learning through play with educational toys.
- Supported Pusat Darah Negara – LIAM Blood Donation Drive. The ongoing pandemic has affected the frequency of periodic blood donations and caused blood shortage in the healthcare system.
- Joined hands with the Kechara Soup Kitchen ("KSK") to provide basic necessities to the homeless and underprivileged families. KSK has been serving marginalized communities in Malaysia, which include the homeless, urban poor and Orang Asli populations.
- Introduced Complimentary Special Benefit Programme that offers coverage upon confirmation of COVID-19 diagnosis and Post-Vaccination Complication. Our policyholders are also entitled to deferment of premium payment due to temporary financial difficulties encountered during the pandemic period.
- Developed the Technology Risk Management Framework (TRMF) and Cyber Resilience Framework (CRF). Both frameworks are aimed to ensure that HLA exercises proper governance in the management of technology and cyber risks.

HONG LEONG CAPITAL BERHAD



Community investment



Social responsible business

- The Women's Choice Package was offered to individual female clients who opened a HLIB Trading Account together with a Value Trade Account via HLeBroking during the campaign. Female clients received rewards that included a promotional brokerage rate and waiver on fees for opening the Bursa Malaysia CDS account.
- Embedded socially responsible investing via Shariah funds and green investing, into the investment process and working towards formalisation into its investment policy.

For more details on the sustainability matters at our subsidiaries, please refer to the HLB at www.hlb.com.my and HLCB at www.hlcap.com.my

Sustainability Statement

APPENDIX

SUPPORTING THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (“SDGs”)

Adopted by the United Nations in 2015, the SDGs represent a global agenda to achieve a sustainable future by 2030. The SDGs set out a clear vision with goals, targets and a roadmap to achieve a sustainable development for peace, prosperity of the people and the sustainability of our planet.

HLFG shall support and contribute to the global sustainable development agenda. Across the Group, we have identified 12 goals that we believe we can make a meaningful impact through our core business operations. Here are the key SDGs that we focus on amongst others:

 <p>4 QUALITY EDUCATION</p>	<p>Goal 4 Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.</p>	 <p>5 GENDER EQUALITY</p>	<p>Goal 5 Achieve gender equality and empower all women and girls.</p>
 <p>7 AFFORDABLE AND CLEAN ENERGY</p>	<p>Goal 7 Ensure access to affordable, reliable, sustainable and modern energy for all.</p>	 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>Goal 8 Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.</p>
 <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>Goal 9 Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation.</p>	 <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>Goal 12 Ensure sustainable consumption and production patterns.</p>
 <p>13 CLIMATE ACTION</p>	<p>Goal 13 Take urgent action to combat climate change and its impacts.</p>	 <p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	<p>Goal 16 Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.</p>
 <p>17 PARTNERSHIPS FOR THE GOALS</p>	<p>Goal 17 Strengthen the means of implementation and revitalise the global partnership for sustainable development.</p>	<p>Supporting the SDGs</p> 	

Sustainability Statement

CONTENT INDEX

GENERAL DISCLOSURE	REFERENCE PAGE/ EXPLANATIONS
ORGANISATIONAL PROFILE	
• About the organisation	2, 36-37
• Principal activities, brands, products and services	2, 12-15, 75
• Location of headquarters	48, 135
STRATEGY	
• Overview	18, 37
ETHICS AND INTEGRITY	
• Values, principles, standards, and norms of behavior	20, 36-37, 60
GOVERNANCE	
• Governance structure	31
• Risk management	32
STAKEHOLDER ENGAGEMENT	
• List of stakeholder groups	35
• Approach to stakeholder engagement	34-35
MATERIAL SUSTAINABILITY MATTERS	
• Material matters identified	32-33
• Our materiality matrix	34
• Material topics	36-37
• A snapshot of performance highlights	38-39
• Economic	40-41
• Environmental	42-43
• Social and Governance	44-45
REPORTING PRACTICE	
• Reporting scope	30
• Reporting period	30
• Reporting cycle	Annual
• Contact point for questions	72