



# FY2023 SASB Content Index

Macquarie Group Limited (MGL)'s FY2023 ESG Report has been prepared with reference to the guidance of the Sustainability Accounting Standards Board (SASB)'s *Investment Banking & Brokerage 2018*, *Commercial Banks 2018*, *Asset Management & Custody Activities 2021*, and *Mortgage Finance 2018* industry standards.

The following table references Macquarie's public disclosures that include information from selected SASB metrics, for the year ended 31 March 2023. Disclosures that appeared in more than one of the applicable standards are included in a separate section at the top of the table.

We do not currently disclose against all the metrics in the listed industry standards. The availability of data and relevance of the metrics to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements.

Code	Metric	MGL disclosure
<b>Disclosures included in Multiple Sectors' Standards</b>		
FN-IB-330a.1 FN-AC-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 ESG Dataset</a> - <a href="#">FY23 Diversity, Equity &amp; Inclusion Report</a>
FN-IB-510a.2 FN-CB-510a.2 FN-AC-510a.2	Description of whistleblower policies and procedures	- <a href="#">FY23 ESG Report</a> (page 70) - <a href="#">Whistleblower policy</a> - <a href="#">Code of Conduct</a>
FN-IB-550a.1 FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	MGL is not classed as a G-SIB.
FN-IB-550a.2 FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	- <a href="#">FY23 Annual Report</a> (page 78) - <a href="#">Macquarie Bank Limited (MBL) Pillar III Disclosures</a> - <a href="#">2022 Net Zero and Climate Risk Report</a> (pages 52-57) - <a href="#">FY23 ESG Report</a> (pages 56-57)
<b>Investment Banking &amp; Brokerage Standard 2018</b>		
FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements.

Code	Metric	MGL disclosure
		<ul style="list-style-type: none"> <li>- <a href="#">2022 Net Zero and Climate Risk Report</a> (page 35)</li> <li>- <a href="#">FY23 ESG Report</a>, Environmental and Social Financing section (pages 58-61)</li> </ul>
FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	<ul style="list-style-type: none"> <li>- <a href="#">FY23 ESG Report</a>, Environmental and Social Financing section (pages 58-61)</li> <li>- <a href="#">FY23 ESG Report</a>, Environmental and Social Risk Management section (pages 52-53)</li> <li>- <a href="#">2022 Net Zero and Climate Risk Report</a></li> <li>- <a href="#">FY23 ESG Report</a>, Climate Change section (pages 54-57)</li> <li>- <a href="#">MAM UN PRI Transparency Statement</a></li> <li>- <a href="#">MAM Stewardship Report</a></li> </ul>
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	<ul style="list-style-type: none"> <li>- <a href="#">Code of Conduct</a></li> <li>- <a href="#">What we stand for</a></li> <li>- <a href="#">Business conduct and ethics</a></li> <li>- <a href="#">FY23 ESG Report</a>, Client and Customer Experience section (pages 66-67)</li> <li>- <a href="#">FY23 ESG Report</a>, Business Conduct and Ethics section (pages 70-71)</li> <li>- <a href="#">FY23 Corporate Governance Statement</a></li> <li>- <a href="#">Macquarie Group Privacy Policy</a></li> </ul>
FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	- <a href="#">Remuneration report</a> (page 109)
FN-IB-550b.2	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	- <a href="#">Remuneration report</a> (pages 105, 110-117)
FN-IB-550b.3	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	<ul style="list-style-type: none"> <li>- <a href="#">FY23 Annual Report</a>, Notes 32 and 38</li> <li>- <a href="#">Remuneration report</a> (pages 115-117)</li> </ul>
FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	<ul style="list-style-type: none"> <li>- <a href="#">FY23 Presentation to investors and analysts</a> (page 17)</li> <li>- <a href="#">FY23 Full year management discussion and analysis</a> (pages 14-15)</li> </ul>
FN-IB-000.B	(1) Number and (2) value of proprietary investments and loans by sector	<p><b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements.</p> <ul style="list-style-type: none"> <li>- <a href="#">2022 Net Zero and Climate Risk Report</a> (page 35)</li> </ul>

Code	Metric	MGL disclosure
<b>Commercial Banks Standard 2018</b>		
FN-CB-230a.1	(1) Number of data breaches (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 ESG Report</a> , Business Conduct and Ethics section (page 71)
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	- <a href="#">Business conduct and ethics</a> - <a href="#">FY23 ESG Report</a> , Business Conduct and Ethics section (page 71) - <a href="#">Macquarie Group Privacy Policy</a>
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 ESG Report</a> , Client and Customer Experience section (page 66)
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 ESG Report</a> , Client and Customer Experience section (page 66)
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customer	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. Macquarie offers a fee free retail transaction account as part of our obligations under the Australian Banking Code of Practice.
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 ESG Report</a> , Client and Customer Experience section (page 66)

Code	Metric	MGL disclosure
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	- <a href="#">2022 Net Zero and Climate Risk Report</a> , Metrics and targets (page 35)
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	- <a href="#">Environmental and Social Risk Policy</a> - <a href="#">FY23 ESG Report</a> , Environmental and Social Risk Management section (pages 52-53) - <a href="#">2022 Net Zero and Climate Risk Report</a> , Risk Management section (pages 52-57)
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 Annual Report</a> (page 20) - <a href="#">FY23 Presentation to investors and analysts</a> (pages 14-17, 39)
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	<b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 Annual Report</a> (pages 20 and 175) - <a href="#">MBL Pillar III Disclosures</a> - <a href="#">FY23 Presentation to investors and analysts</a> (pages 14-17, 40)
<b>Asset Management &amp; Custody Activities Standard 2021</b>		
FN-AC-270a.3	Description of approach to informing customers about products and services	- <a href="#">MAM Stewardship Report</a> - <a href="#">MAM Sustainability Report</a>
FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 ESG Report</a> , Environmental and Social Financing section (page 60) - <a href="#">MAM Stewardship Report</a> - <a href="#">MAM Sustainability Report</a>
FN-AC-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 ESG Report</a> , Environmental and Social Risk Management section (pages 52-53)

Code	Metric	MGL disclosure
		<ul style="list-style-type: none"> <li>- FY23 ESG Report, Environmental and Social Financing section (pages 58-61)</li> <li>- MAM Stewardship Report</li> <li>- MAM Sustainability Report</li> <li>- 2022 Net Zero and Climate Risk Report</li> </ul>
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	<ul style="list-style-type: none"> <li>- MAM Stewardship Report</li> <li>- MAM Proxy Voting Dashboard</li> </ul>
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	<p>- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements.</p> <p>Macquarie's total AUM is disclosed in our FY23 Annual report:</p> <ul style="list-style-type: none"> <li>- <a href="#">FY23 Annual Report</a>, About (page 16)</li> </ul>
<b>Mortgage Finance Standard 2018</b>		
FN-MF-270a.1	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	<p>- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements.</p> <p>See Banking and Financial Services (BFS) overview of Macquarie's FY23 Results for detail on Personal Banking portfolios. BFS utilises Australian credit bureau information as part of its Home Loans application process. Macquarie Home Loans Target Market Determination covers key product features and important considerations related to fees and break costs (where applicable).</p> <ul style="list-style-type: none"> <li>- <a href="#">FY23 Presentation to investors and analysts</a> (pages 14-17)</li> <li>- <a href="#">Macquarie Home Loans TMD</a></li> </ul>
FN-MF-270a.2	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	<p>- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements.</p> <ul style="list-style-type: none"> <li>- <a href="#">FY23 Annual Report</a> (page 225)</li> </ul>
FN-MF-270a.4	Description of remuneration structure of loan originators	<p>- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability</p>

Code	Metric	MGL disclosure
		reporting landscape and evolving standards requirements. - <a href="#">Remuneration report</a> (pages 104-117)
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements.  See BFS overview of Macquarie's FY23 Results for detail on Personal Banking portfolios. - <a href="#">FY23 Presentation to investors and analysts</a> (pages 14-17)
FN-MF-270b.3	Description of policies and procedures for ensuring non-discriminatory mortgage origination	- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements. - <a href="#">FY23 ESG Report</a> , Client and Customer Experience section (pages 66-67) - <a href="#">Code of Conduct</a>
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability reporting landscape and evolving standards requirements.
FN-MF-450a.2	(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	In FY2020, Macquarie undertook physical risk scenario analysis to assess the potential implications of climate-related risks to its retail mortgage portfolio in Australia.
FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	More recently, Macquarie Bank Limited completed physical and transition climate scenario analysis as part of the Australian Prudential Regulation Authority (APRA)'s Climate Vulnerability Assessment, including transition and physical climate risks to its residential mortgage portfolio in Australia.  - <a href="#">FY20 TCFD Progress Report</a> - <a href="#">2022 Net Zero and Climate Risk Report</a> (page 57)
FN-MF-000.A	"(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial"	- <b>Partial disclosure:</b> The availability of data and relevance of this metric to the organisation will be further investigated in the coming years, including in light of the broader sustainability

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Code	Metric	MGL disclosure
		<p>reporting landscape and evolving standards requirements.</p> <p>See overview of Macquarie's FY23 Results for detail on lending portfolios:</p> <ul style="list-style-type: none"> <li>- <a href="#">FY23 Presentation to investors and analysts</a> (pages 14-17, 40)</li> <li>- <a href="#">FY23 Annual Report</a> (page 175)</li> <li>- <a href="#">MBL Pillar III Disclosures Table 4(a)</a></li> </ul>

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