

GRI CONTENT INDEX

STATEMENT OF USE	The Public Bank Group has reported the information in this GRI Content Index for the period from 1 January 2023 to 31 December 2023 with reference to the GRI Standards.
GRI 1 USED	GRI 1: Foundation 2021

GRI 2: GENERAL DISCLOSURE 2021

Disclosure	Description	References in Annual Report 2023/ Sustainability Report 2023	Page Number
The Organisation and its Reporting Practices			
2-1	Organisational details	Corporate Profile	4
2-2	Entities included in the organisation's sustainability reporting	Sustainability Report – About Public Bank Group's Sustainability Report 2023	154
2-3	Reporting period, frequency and contact point	Sustainability Report – About Public Bank Group's Sustainability Report 2023	154
2-4	Restatement of Information	Sustainability Report – Performance Data	239
2-5	External Assurance	Sustainability Report – Limited Assurance Report	273
Activities and Workers			
2-6	Activities, value chain and other business relationships	Corporate Profile	4
		Sustainability Report – About Public Bank Group's Sustainability Report 2023	154
2-7	Employees	Sustainability Report – Performance Data	239 (Workforce)
Governance			
2-9	Governance structure and composition	Sustainability Report – Sustainability Governance	163
		Corporate Governance Overview Statement	276
For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com			
2-10	Nomination and selection of the highest governance body	Corporate Governance Overview Statement	282 (New Appointment and Re-Appointment of Director, and Re-Election of Directors)
For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com			

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GRI 2: GENERAL DISCLOSURE 2021			
Disclosure	Description	References in Annual Report 2023/ Sustainability Report 2023	Page Number
Governance			
2-11	Chair of the highest governance body	Corporate Governance Overview Statement For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com	278 (Roles of Chairman, Managing Director/CEO and Non-Executive Directors)
2-12	Role of the highest governance body in overseeing the management of impacts	Sustainability Report – Sustainability Governance	163
2-13	Delegation of responsibility for managing impacts	Sustainability Report – Sustainability Governance	163
2-14	Role of the highest governance body in sustainability reporting	Sustainability Report – Sustainability Governance	163
2-15	Conflicts of interest	Corporate Governance Overview Statement	276
		Ethics, Integrity and Trust	308
2-16	Communication of critical concerns	Sustainability Report – Sustainability Governance	163
		Corporate Governance Overview Statement	276
		For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com	
2-17	Collective knowledge of the highest governance body	Sustainability Report – Theme 2: Proficient Employees	187 (Employee Engagement and Development)
		Disclosures Aligned with TCFD	225 (Governance)
		Corporate Governance Overview Statement	283 (Directors' Training)
		For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com	
2-18	Evaluation of the performance of the highest governance body	Corporate Governance Overview Statement For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com	284 (Board Effectiveness Evaluation)

GRI 2: GENERAL DISCLOSURE 2021			
Disclosure	Description	References in Annual Report 2023/ Sustainability Report 2023	Page Number
Governance			
2-19	Remuneration policies	Sustainability Report – Theme 2: Proficient Employees	187 (Employee Engagement and Development)
		Corporate Governance Overview Statement For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com	287 (Remuneration Policy & Practice)
2-20	Process to determine remuneration	Corporate Governance Overview Statement	287 (Remuneration Policy & Practice)
		Notice of Public Bank 58th Annual General Meeting	372
		For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com	
Strategy, Policies and Practices			
2-22	Statement on sustainable development strategy	Chairman's Statement	18
		Review by Managing Director/Chief Executive Officer	22
2-23	Policy commitments	Sustainability Report – Progress towards Sustainability Commitments	160
		Sustainability Report – Theme 2: Proficient Employees	184
		Sustainability Report – Theme 4: Principled Conduct	213
		Ethics, Integrity and Trust	308
2-24	Embedding policy commitments	Sustainability Report – Progress towards Sustainability Commitments	160
		Sustainability Report – Theme 2: Proficient Employees	184
		Sustainability Report – Theme 4: Principled Conduct	213
		Ethics, Integrity and Trust	308

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GRI 2: GENERAL DISCLOSURE 2021			
Disclosure	Description	References in Annual Report 2023/ Sustainability Report 2023	Page Number
Strategy, Policies and Practices			
2-25	Processes to remediate negative impacts	Sustainability Report – Stakeholder Engagement	164
2-26	Mechanisms for seeking advice and raising concerns	Sustainability Report – Theme 2: Proficient Employees	187 (Employee Engagement and Development)
		Ethics, Integrity and Trust	310 (Whistleblowing Policy and Procedures)
2-27	Compliance with laws and regulations	Sustainability Report – Theme 4: Principled Conduct	217 (Governance and Business Ethics)
		Sustainability Report – Performance Data	239 (Workforce), 249 (Customers)
2-28	Membership associations	Sustainability Report – Stakeholder Engagement	168 (Contributing to the Industry)
Stakeholder Engagement			
2-29	Approach to stakeholder engagement	Sustainability Report – Stakeholder Engagement	164
		Corporate Governance Overview Statement	293 (MCCG 2021 Principle C: Integrity in Corporate Reporting and Meaningful Relationship with Stakeholders)
		For further details, please refer to Corporate Governance Report 2023 available on Public Bank's corporate website at www.publicbankgroup.com	
2-30	Collective bargaining agreements	Sustainability Report – Theme 2: Proficient Employees	185 (Diversity and Inclusion)
		Sustainability Report – Performance Data	239 (Workforce)

GRI 3: MATERIAL TOPICS 2021				
Disclosure	Description		References in Annual Report 2023/ Sustainability Report 2023	Page Number
3-1	Process to determine material topics		Sustainability Report – Materiality Assessment	169
3-2	List of material topics		Sustainability Report – Materiality Assessment	169
Material Matters: Community Empowerment				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 3: Prosperous Customers and Communities	205 (Community Empowerment)
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	Distribution of Value Added	34
			Financial Highlights	66
			Sustainability Report – Theme 3: Prosperous Customers and Communities	205 (Community Empowerment)
			Sustainability Report – Performance Data	252 (Community)
			For further details, please refer to Annual Report 2023 – Financial Statements available on Public Bank’s corporate website at www.publicbankgroup.com	
	201-2	Financial implications and other risks and opportunities due to climate change	Sustainability Report – Disclosures Aligned with TCFD	231 (Managing the Resultant Risks Manifesting from Climate Change)
	201-3	Defined benefit plan obligations and other retirement plans	The Public Bank Group complies with Malaysia’s retirement obligations and has a separate additional retirement scheme for its long serving employees	
			For further details, please refer to Annual Report 2023 - Financial Statements available on Public Bank’s corporate website at www.publicbankgroup.com	
	201-4	Financial assistance received from Government	The Public Bank Group is unable to disclose the information due to confidentiality constraints	

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Disclosure	Description		References in Annual Report 2023/ Sustainability Report 2023	Page Number
Material Matters: Carbon Emissions, Climate Change Resilience				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 1: Protecting the Environment	171 (Climate Change Resilience), 172 (Carbon Emissions)
GRI 305: Emissions 2016	305-1	Direct (scope 1) GHG emissions	Sustainability Report – Theme 1: Protecting the Environment	172 (Carbon Emissions)
			Sustainability Report – Performance Data	252 (Environment)
			Sustainability Report – Disclosures Aligned with TCFD	238 (Metrics and Targets)
	305-2	Energy indirect (scope 2) GHG emissions	Sustainability Report – Theme 1: Protecting the Environment	172 (Carbon Emissions)
			Sustainability Report – Performance Data	252 (Environment)
			Sustainability Report – Disclosures Aligned with TCFD	238 (Metrics and Targets)
	305-3	Other indirect (scope 3) GHG emissions	Sustainability Report – Theme 1: Protecting the Environment	172 (Carbon Emissions)
			Sustainability Report – Performance Data	252 (Environment)
			Sustainability Report – Disclosures Aligned with TCFD	238 (Metrics and Targets)
	305-4	GHG emissions intensity	Sustainability Report – Theme 1: Protecting the Environment	172 (Carbon Emissions)
			Sustainability Report – Performance Data	252 (Environment)
			Sustainability Report – Disclosures Aligned with TCFD	238 (Metrics and Targets)
305-5	Reduction of GHG emissions	Sustainability Report – Theme 1: Protecting the Environment	172 (Carbon Emissions)	
		Sustainability Report – Performance Data	252 (Environment)	
		Sustainability Report – Disclosures Aligned with TCFD	227 (Strategy)	

GRI 3: MATERIAL TOPICS 2021				
Disclosure	Description		References in Annual Report 2023/ Sustainability Report 2023	Page Number
Material Matters: Resource Management				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 1: Protecting the Environment	175 (Resource Management)
GRI 302: Energy 2016	302-1	Energy consumption within the organisation	Sustainability Report – Theme 1: Protecting the Environment	175 (Resource Management)
			Sustainability Report – Performance Data	252 (Environment)
	302-3	Energy intensity	Sustainability Report – Theme 1: Protecting the Environment	175 (Resource Management)
			Sustainability Report – Performance Data	252 (Environment)
	302-4	Reduction of energy consumption	Sustainability Report – Theme 1: Protecting the Environment	175 (Resource Management)
			Sustainability Report – Performance Data	252 (Environment)
GRI 303: Water and Effluents 2018	303-3	Water withdrawal	Sustainability Report – Theme 1: Protecting the Environment	175 (Resource Management)
	303-4	Water discharge	Not applicable. Water discharge is managed by municipalities.	
	303-5	Water consumption	Sustainability Report – Theme 1: Protecting the Environment	175 (Resource Management)
Sustainability Report – Performance Data			252 (Environment)	
GRI 306: Waste 2020	306-2	Management of significant waste-related impact	Sustainability Report – Theme 1: Protecting the Environment	175 (Resource Management)
	306-4	Waste diverted from disposal	Sustainability Report – Theme 1: Protecting the Environment	175 (Resource Management)
			Sustainability Report – Performance Data	252 (Environment)

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GRI 3: MATERIAL TOPICS 2021				
Disclosure	Description		References in Annual Report 2023/ Sustainability Report 2023	Page Number
Material Matter: Sustainable Supply Chain				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 1: Protecting the Environment	182 (Sustainable Supply Chain)
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	Sustainability Report – Theme 1: Protecting the Environment	182 (Sustainable Supply Chain)
			Sustainability Report – Performance Data	251 (Suppliers)
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria	Sustainability Report – Theme 1: Protecting the Environment	182 (Sustainable Supply Chain)
			Sustainability Report – Performance Data	251 (Suppliers)
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	Sustainability Report – Theme 1: Protecting the Environment	182 (Sustainable Supply Chain)
			Sustainability Report – Performance Data	251 (Suppliers)
	308-2	Negative environmental impacts in the supply chain and actions	Sustainability Report – Theme 1: Protecting the Environment	182 (Sustainable Supply Chain)
	414-2	Negative social impacts in the supply chain and actions taken	Sustainability Report – Theme 1: Protecting the Environment	182 (Sustainable Supply Chain)
Material Matter: Employee Engagement and Development				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 2: Proficient Employees	187 (Employee Engagement and Development)
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Sustainability Report – Theme 2: Proficient Employees	187 (Employee Engagement and Development)
			Sustainability Report – Performance Data	239 (Workforce)
	401-2	Benefits provided to full-time employees that are not provided to temporary or part time employees	Sustainability Report – Theme 2: Proficient Employees	192 (Human and Labour Rights)
	401-3	Parental leave	Sustainability Report – Performance Data	239 (Workforce)

GRI 3: MATERIAL TOPICS 2021				
Disclosure	Description		References in Annual Report 2023/ Sustainability Report 2023	Page Number
Material Matter: Employee Engagement and Development				
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	Sustainability Report – Performance Data	239 (Workforce)
	404-2	Programmes for upgrading employee skills and transition assistance programme	Sustainability Report – Theme 2: Proficient Employees	187 (Employee Engagement and Development)
			Sustainability Report – Performance Data	239 (Workforce)
404-3	Percentage of employees receiving regular performance and career development reviews	Sustainability Report – Theme 2: Proficient Employees	187 (Employee Engagement and Development)	
Material Matter: Diversity and Inclusion				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 2: Proficient Employees	185 (Diversity and Inclusion)
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	Board of Directors' Profile	130
			Group Management Profile	140
			Sustainability Report – Theme 2: Proficient Employees	185 (Diversity and Inclusion)
			Sustainability Report – Performance Data	239 (Workforce)
	Corporate Governance Overview Statement	281 (Gender Diversity)		
405-2	Ratio of basic salary and remuneration of women to men	Sustainability Report – Theme 2: Proficient Employees	185 (Diversity and Inclusion)	
		Sustainability Report – Performance Data	239 (Workforce)	
GRI 406: Non- discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	No reported cases of discrimination in 2023.	

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Disclosure	Description	References in Annual Report 2023/ Sustainability Report 2023	Page Number	
Material Matter: Human Rights and Labour Rights				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 2: Proficient Employees	192 (Human and Labour Rights)
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	Sustainability Report – Theme 2: Proficient Employees	192 (Human and Labour Rights)
	403-2	Hazard identification, risk assessment and incident system	Sustainability Report – Theme 2: Proficient Employees	192 (Human and Labour Rights)
	403-3	Occupational health services	Sustainability Report – Theme 2: Proficient Employees	192 (Human and Labour Rights)
	403-4	Worker participation, consultation, and communication on occupational health and safety	Sustainability Report – Theme 2: Proficient Employees	192 (Human and Labour Rights)
	403-5	Worker training on occupational health and safety	Sustainability Report – Theme 2: Proficient Employees	192 (Human and Labour Rights)
	403-6	Promotion of worker health	Sustainability Report – Theme 2: Proficient Employees	192 (Human and Labour Rights)
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Sustainability Report – Theme 1: Protecting the Environment Sustainability Report – Theme 2: Proficient Employees	182 (Sustainable Supply Chain) 192 (Human and Labour Rights)
	403-9	Work-related injuries	Sustainability Report – Theme 2: Proficient Employees Sustainability Report – Performance Data	192 (Human and Labour Rights) 239 (Workforce)
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Sustainability Report – Theme 1: Protecting the Environment Sustainability Report – Performance Data	182 (Sustainable Supply Chain) 239 (Workforce)

GRI 3: MATERIAL TOPICS 2021				
Disclosure	Description	References in Annual Report 2023/ Sustainability Report 2023	Page Number	
Material Matters: Sustainable Finance, Financial Inclusion and Accessibility, Digital Transformation				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 1: Protecting the Environment	178 (Sustainable Finance)
		Management of material topics	Sustainability Report – Theme 3: Prosperous Customers and Communities	198 (Financial Inclusion and Accessibility), 210 (Digital Transformation)
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	Sustainability Report – Theme 3: Prosperous Customers and Communities	198 (Financial Inclusion and Accessibility), 210 (Digital Transformation)
			Sustainability Report – Performance Data	249 (Customers)
	203-2	Significant indirect economic impacts	Sustainability Report – Theme 1: Protecting the Environment	178 (Sustainable Finance)
			Sustainability Report – Theme 3: Prosperous Customers and Communities	198 (Financial Inclusion and Accessibility), 210 (Digital Transformation)
Sustainability Report – Performance Data	249 (Customers)			
Material Matter: Customer Satisfaction				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 3: Prosperous Customers and Communities	202 (Customer Satisfaction)
GRI 417: Marketing and Labelling 2016	417-1	Requirements for product and service information and labelling	Sustainability Report – Theme 3: Prosperous Customers and Communities	202 (Customer Satisfaction)
	417-2	Incidents of non-compliance concerning product and service information and labelling	No non-compliance concerning product and service information and labelling.	
	417-3	Incidents of non-compliance concerning marketing communications	Sustainability Report – Theme 3: Prosperous Customers and Communities	202 (Customer Satisfaction)
Material Matter: Data Privacy and Cybersecurity				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 4: Principled Conduct	214 (Data Privacy and Cybersecurity)
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Sustainability Report – Theme 4: Principled Conduct	214 (Data Privacy and Cybersecurity)
		Sustainability Report – Performance Data	249 (Customers)	

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Material Matter: Governance and Business Ethics				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 4: Principled Conduct	217 (Governance and Business Ethics)
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	Sustainability Report – Theme 4: Principled Conduct	217 (Governance and Business Ethics)
	205-2	Communication and training about anti-corruption policies and procedures	Sustainability Report – Theme 4: Principled Conduct	217 (Governance and Business Ethics)
			Sustainability Report – Performance Data	239 (Workforce)
205-3	Confirmed incidents of corruption and actions taken	Sustainability Report – Performance Data	239 (Workforce)	
Material Matter: Transparency and Trust				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainability Report – Theme 4: Principled Conduct	220 (Transparency and Trust)
GRI 207: Tax 2019	207-1	Approach to tax	Sustainability Report – Theme 4: Principled Conduct	220 (Transparency and Trust)
	207-2	Tax governance, control, and risk Management	Sustainability Report – Theme 4: Principled Conduct	220 (Transparency and Trust)
			Audit Committee Report	314 (External Audit)
OTHER MATERIAL TOPICS NOT COVERED BY GRI STANDARDS				
Material Topics	Description		References in Annual Report 2023/ Sustainability Report 2023	
Responsible Lending Practice	Practising ethical and prudent lending practices, including careful assessment of customers' repayment capacity and providing assistance to borrowers who face financial hardship		Sustainability Report – Theme 3: Prosperous Customers and Communities, page 196 (Responsible Lending Practices)	
Risk Management	Safeguarding the Public Bank Group from any possible risks through necessary risk management frameworks and risk assessment		Sustainability Report – Theme 4: Principled Conduct, page 221 (Risk Management)	