



United Nations Principles for Responsible Banking Self-Assessment 2020-21

Building futures and protecting what matters



Suncorp Group Limited
ABN 66 145 290 124

Suncorp Bank became a founding signatory to the United Nations' Principles for Responsible Banking in 2019, signalling our commitment to drive an inclusive, fair and sustainable banking sector that contributes positively to customers and their communities.

The Principles for Responsible Banking provide a framework for a sustainable banking system into the future. The Principles align the banking industry with society's goals as expressed in the United Nations Sustainable Development Goals and the Paris Climate Agreement.

This Self-Assessment forms part of Suncorp's Bank's requirements as a signatory to report on:

- our impact,
- how we are implementing the Principles,
- the targets we have set, and
- the progress we have made.

Founding Signatory of:



PRINCIPLES FOR
RESPONSIBLE
BANKING

REPORTING AND SELF-ASSESSMENT REQUIREMENTS	HIGH-LEVEL SUMMARY OF BANK'S RESPONSE	REFERENCE(S)/LINK(S) TO BANK'S FULL RESPONSE/ RELEVANT INFORMATION
<p>Principle 1: Alignment</p> <p>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.</p>		
<p>1.1 Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.</p>	<p>In line with Suncorp's first United Nations Principles for Responsible Banking (UN PRB) Self-Assessment and the Annual Report 2020-21, Suncorp continues to offer insurance and banking products and services through some of Australia's and New Zealand's most recognisable brands. Suncorp announced the sale of the Australian Wealth business during the year.</p> <p>Under the leadership of a new CEO, the Bank continued to provide lending, deposit and transaction account services to personal, small and medium enterprise (SME), commercial and agribusiness customers in Australia.</p> <p>Housing loans continue to represent 80% of total lending assets, followed by commercial and SME (13%) and agribusiness (7%) lending.</p>	<p>Suncorp's United Nations Principles for Responsible Banking (UN PRB) Self-Assessment FY20 (section 1.1, p.3)</p> <p>'About Suncorp' Suncorp Annual Report 2020-21 (p.4)</p> <p>Sale of the Australian Wealth business</p> <p>Suncorp Group appoints Banking & Wealth Chief Executive Officer</p>
<p>1.2 Describe how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.</p>	<p>The Annual Report 2020-21 affirms Suncorp's commitment to building a resilient and sustainable organisation that values customer, shareholder and other stakeholder outcomes and identifies the eight sustainable development goals with most relevance to Suncorp's business activities. A whole of Bank, impact-led program was established during FY21 to embed this commitment within the Bank's strategy.</p> <p>Suncorp continues to reduce its environmental impact through a Renewable Energy Strategy and RE100 commitment to source 100% renewable electricity by 2025. Further, Suncorp continues to implement a Waste Management Strategy which aims to promote a circular economy and increase the proportion of waste diverted from landfill. In FY21, this involved weighted waste trials and contamination audits to improve waste management reporting.</p>	<p>'Corporate Sustainability Principles' and 'Sustainable Development Goals' Suncorp Annual Report 2020-21 (p.36)</p> <p>'Performance against targets' Suncorp Annual Report 2020-21 (p.37)</p> <p>'Sustainable growth: Responding to climate change' Suncorp Annual Report 2020-21 (p.42)</p> <p>'Performance Summary' Suncorp Annual Report 2020-21 (p.206-207)</p>

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Principle 2: Impact and Target Setting
We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

<p>2.1 Impact Analysis:</p> <p>Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:</p> <p>a) Scope: The bank's core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1. have been considered in the scope of the analysis.</p> <p>b) Scale of Exposure: In identifying its areas of most significant impact the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies.</p> <p>c) Context & Relevance: Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/ regions in which it operates.</p> <p>d) Scale and intensity/salience of impact: In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic and environmental impacts resulting from the bank's activities and provision of products and services.</p> <p>(your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d))</p> <p>Show that building on this analysis, the bank has</p> <ul style="list-style-type: none"> - Identified and disclosed its areas of most significant (potential) positive and negative impact - Identified strategic business opportunities in relation to the increase of positive impacts / reduction of negative impacts 	<p>The Bank's approach to Impact Analysis during FY21 remains in line with Suncorp's first UN PRB Self-Assessment.</p> <p>In adopting the updated version of UNEP FI's Portfolio Impact Analysis Tool for Banks during FY21, Suncorp determined country needs for Australia utilising UN criteria and sources. The outputs from the Portfolio Impact Analysis tool in FY21 are consistent with the FY20 results. Climate, resource efficiency, and inclusive, healthy economies offer the most potential for improved impact outcomes for Suncorp Bank.</p> <p>In FY21, Suncorp Bank improved the accuracy of data inputs into the Portfolio Impact Analysis Tool and will continue to drive data enhancements in FY22.</p> <p>Suncorp will explore UNEP FI's Corporate, Real Estate and Drought Stress Testing impact tools and consider how these may be deployed in FY22 for further analysis.</p> <p>Stakeholder engagement is highly valued by Suncorp as an important means of building trust and confidence. Regular proactive engagement with a range of stakeholders helps us make considered and balanced decisions. We identify key stakeholders based on the level of interest and impact they have on our business, and the opportunity to collaborate for more positive outcomes.</p> <p>We use a process of ongoing formal and informal engagement, ensuring we are proactive, respectful, transparent and uphold the highest ethical standards. This year, Suncorp engaged with community, employee, investor, governance and supplier stakeholder groups on a range of topics. Information on how we engaged, key topics we heard and how we responded are captured in the Annual Report.</p> <p>Specific stakeholder engagements informed the FY21 materiality assessment which allowed the Bank to identify and prioritise the environmental, social and governance (ESG) topics of most significance for our business. The materiality assessment highlighted the potential for positive impacts associated with purposeful and responsible business, vulnerable customer support and accessibility and affordability.</p> <p>These important data-led insights are being validated with a series of customer focus groups and surveys to ensure we use language that connects to our customers.</p>	<p>Suncorp's UN PRB Self-Assessment FY20 (section 2.1, p.4-5)</p> <p>'Our Operating Environment' Suncorp Annual Report 2020-21 (p.17)</p> <p>'ESG materiality assessment' Suncorp Annual Report 2020-21 (p.38-39)</p> <p>'Materiality assessment: Assessing potential impact' Suncorp Annual Report 2020-21 (p.41)</p>
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Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.

The Bank will continue to enhance portfolio impact analysis across consumer and business banking portfolios over FY22 and report on the outcomes of the final analysis more comprehensively in future reporting or on the Suncorp Group website.

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<p>2.2 Target Setting</p> <p>Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified "areas of most significant impact", resulting from the bank's activities and provision of products and services.</p> <p>Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.</p> <p>Show that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.</p>	<p>As disclosed in Suncorp Bank's first UN PRB Self-Assessment and in the Annual Report 2020-21, targets identified in the Financial Inclusion Action Plan and Climate Change Action Plan remain active at an operational level.</p> <p>In FY22 we will seek to embed more specific targets aligned to Suncorp Bank's priority impact areas. While this work has commenced, the viability of performance targets requires further detailed discovery of available portfolio level data and consideration of appropriate proxy datasets. Targets and success metrics, along with action plans to support their achievement will be endorsed by the Bank Leadership Team.</p> <p>Governance, performance measurement and target setting are focus areas within the Bank's ESG Program of Work. A monthly forum will monitor delivery of the program and progress will be reported back to the Bank Non-Financial Risk Committee twice yearly.</p>	<p>Suncorp's UN PRB Self-Assessment FY20 (section 2.2, p.6)</p> <p>'Performance against targets' Suncorp Annual Report 2020-21 (p.37)</p>

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.

In addition to operational targets which exist within Suncorp's public action plans, the Bank will continue to explore availability of data to support the setting of portfolio level performance targets addressing our areas of most significant impact.

<p>2.3 Plans for Target Implementation and Monitoring</p> <p>Show that your bank has defined actions and milestones to meet the set targets.</p> <p>Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>As disclosed in Suncorp Bank's first UN PRB Self-Assessment and in the Annual Report 2020-21, actions are articulated for each target identified in the Financial Inclusion Action Plan and Climate Change Action Plan. These actions remain active at an operational level.</p> <p>As per question 2.2, in FY22 Suncorp Bank will focus on embedding more specific targets and actions aligned to Suncorp Bank's priority impact areas.</p>	<p>Suncorp's UN PRB Self-Assessment FY20 (section 2.3, p.7)</p> <p>'Performance against targets' Suncorp Annual Report 2020-21 (p.37)</p>
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Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Implementation and Monitoring.

A whole of Bank, impact-led strategic program, sponsored by the Bank's CEO was established in FY21. The scope of this program captures the setting of portfolio level performance targets addressing our areas of most significant impact.

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<p>2.4 Progress on Implementing Targets</p> <p>For each target separately:</p> <p>Show that your bank has implemented the actions it had previously defined to meet the set target.</p> <p>Or explain why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.</p> <p>Report on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures)</p>	<p>Future operational activities and progress towards implementing Suncorp's Financial Inclusion Action Plan and Climate Change Action Plan have been disclosed in Suncorp's Annual Report 2020-21 and Task Force for Climate-related Financial Disclosures.</p> <p>Championed by Suncorp Bank's EGM Consumer Distribution, Suncorp's Innovate Reconciliation Action Plan was launched during NAIDOC Week 2020. This new Plan details actions designed to build financial resilience and support for Aboriginal and Torres Strait Islander peoples.</p> <p>As per question 2.2, progress on identifying and implementing actions to meet portfolio level targets will be reported in future self-assessments. Some alignment is likely to exist between actions identified within Suncorp's Financial Inclusion Action Plan, Climate Change Action Plan and Innovate Reconciliation Action Plan and portfolio level performance targets once set.</p> <p>Governance, performance measurement and target setting is a focus area of the Bank's ESG Program of Work. A monthly forum will monitor delivery of the program and progress will be reported back to the Bank Non-Financial Risk Committee twice yearly.</p>	<p>'Performance against targets' Suncorp Annual Report 2020-21 (p.37)</p> <p>'Climate Change Action Plan progress' Suncorp Annual Report 2020-21 (p.43)</p> <p>'Greenhouse Gas Emissions' Suncorp Annual Report 2020-21 (p.64-65)</p> <p>Innovate Reconciliation Action Plan (p.22-26)</p>

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets.

Bank governance frameworks exist to monitor and manage actions aligned with agreed targets.

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<p>Principle 3: Clients and Customers</p> <p>We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.</p>		
<p>3.1 Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</p>	<p>Suncorp Bank continues to take its responsibility as an essential services provider seriously and the responsible financial service foundations disclosed within the Bank's first UN PRB Self-Assessment remain unchanged.</p> <p>To take a more active role in advocating for issues that are important for our customers and the broader community a new Group Executive for People, Culture and Advocacy was appointed late in FY21.</p>	<p>Suncorp's UN PRB Self-Assessment FY20 (section 3.1, p.8-9)</p> <p>Suncorp appoints new Group Executive for People, Culture and Advocacy</p> <p>'Performance against targets' Suncorp Annual Report 2020-21 (p.37)</p>
<p>3.2 Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. This should include information on actions planned/implemented, products and services developed, and, where possible, the impacts achieved.</p>	<p>In response to increasing demand for digital banking services in FY21 the Bank continued to invest in digital customer channels and deliver solutions to improve accessibility and affordability, support customers experiencing vulnerability and the customer experience as detailed in the Suncorp Annual Report 2020-21.</p> <p>The Annual Report 2020-21 also details types of daily interactions we have with our customers via contact centres, intermediaries, branches, customer surveys, dispute resolution processes and dealings with the Suncorp Group Customer Advocate. The scope of these interactions is broad, offering support for customers impacted by natural disasters and customers experiencing vulnerability, financial resilience, customer experience, cyber and data security, scam and fraud awareness and support, digital capability and innovation. Key enhancements to our engagement during FY21 included the extension of our partnership with not-for-profit organisation Uniting and expanding the CareRing referral service, launch of a new enterprise complaints program and upgrades to our contact centre systems.</p> <p>In addition, FY21 presented many opportunities to help agribusiness customers to future proof their business including robotics to reduce chemical use, pasture management, stock practices, fencing, establishing solar farms and carbon sequestration projects. The Bank is committed to supporting customers like the Hughes family who, as part of the Lachlan Hughes Foundation, are committed to sustainable and resilient farming practices. Based near Miles in Queensland, the Hughes family are leaders in regenerative agriculture to ensure soil and grazing pastures are protected, nurtured and preserved to help withstand the country's extreme climate variability. We are also proud to contribute to industry initiatives that enhance resilience measures for farmers.</p> <p>In FY21 the Bank commenced a partnership with groups including the Agforce Young Producers Forum, Queensland Farmers Federation and supporting industries including Cotton Australia of which our customers are members to enhance best management practice programs across Queensland and the nation.</p>	<p>'Digital first experience' Suncorp Annual Report 2020-21 (p.30)</p> <p>'Responsible financial Services' Suncorp Annual Report 2020-21 (p.46-49)</p> <p>'Stakeholder Engagement' Suncorp Annual Report 2020-21 (p.38)</p> <p>'Engaging with our shareholders' Suncorp Annual Report 2020-21 (p.79-80)</p> <p>'Leading the way to stop scammers' Suncorp Annual Report 2020-21 (p.35)</p> <p>Scam awareness</p> <p>Suncorp supports farmers at Beef Week 2021</p> <p>'Climate adaptation for Australian farmers' Suncorp Annual Report 2020-21 (p.58)</p> <p>'A digital approach changes a cotton farmer's fortunes' Suncorp Annual Report 2020-21 (p.29)</p>

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<p>Principle 4: Stakeholders</p> <p>We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.</p>		
<p>4.1 Describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.</p>	<p>The Annual Report 2020-21 summarises the regular interactions we have with our various stakeholders: community, employees, investors, government and suppliers alike; the key topics we heard and how we responded. It also presents outcomes from the Materiality assessment.</p> <p>The methodology for this Materiality assessment was guided primarily by the Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB) and the UN's Sustainable Development Goals (SDGs). It considered internal inputs (corporate strategy, risk framework, policies and commitments and internal interviews) as well as external inputs (peer review, global megatrends, media review, industry research, employee and stakeholder surveys, external interviews). For the first time, the process included engagement with the Bank's intermediated broker distribution network and key suppliers.</p> <p>Within the Bank context, outcomes from the assessment indicate the ongoing and primary importance of responsible and agile business to our stakeholders. Themes captured within this topic spoke to 'doing the right thing', having robust governance and risk management structures in place, and remaining agile and ahead of change. The opportunity for the Bank to help create long-term value through financing industries with low-carbon footprints and green technologies was a strong and emerging theme with interviewees.</p>	<p>'Stakeholder Engagement' Suncorp Annual Report 2020-21 (p.38)</p> <p>'Engaging with our shareholders' Suncorp Annual Report 2020-21 (p.79-80)</p> <p>'ESG materiality assessment: Assessing potential impact' Suncorp Annual Report 2020-21 (p.41)</p>
<p>Principle 5: Governance & Culture</p> <p>We will implement our commitment to these Principles through effective governance and a culture of responsible banking</p>		
<p>5.1 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 and support effective implementation of the Principles.</p>	<p>As disclosed in the Bank's first UN PRB Self-Assessment, FY21 saw no material change to Suncorp's approach to Governance and Culture. The Corporate Responsibility Council met twice, and the Board-approved Corporate Sustainability Principles continue to guide Suncorp's approach to governance and risk management, strategy and policy development, business decision making, and disclosure of non-financial performance. Aligned with the Corporate Sustainability Principles, Suncorp's Responsible Banking and Insurance Policy is implemented and outlines how we integrate ESG considerations into the way we do business.</p> <p>Suncorp Bank's Non-Financial Risk Committee oversees broader programs of work to address climate change-related risk and opportunities at an operational level. During FY21 the Committee endorsed the Bank's ESG Program of Work which focuses on building capability, developing ESG risk and opportunity intelligence and insights, and leading through engagement and transparency. A monthly forum will monitor delivery and progress will be reported back to the Committee twice yearly.</p>	<p>Suncorp's UN PRB Self-Assessment FY20 (section 5.1, p.11)</p> <p>'Responsible underwriting, lending and investment' Suncorp Annual Report 2020-21 (p.44)</p> <p>'Governance' and 'Climate Governance Framework' Suncorp Annual Report 2020-21 (p.55-56)</p>

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<p>5.2 Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication, amongst others.</p>	<p>As disclosed in Suncorp Bank's first UN PRB Self-Assessment, FY21 saw the embedding of a refreshed Code of Conduct and ongoing delivery of Ethical Decision-Making training and Remuneration Practices. Suncorp completed all analysis as part of a comprehensive review into pay and leave entitlements in Australia during FY21.</p> <p>Findings from the Group-wide Culture Study disclosed in Suncorp Bank's first UN PRB Self-Assessment are within the Annual Report 2020-21 including clear strengths in relation to flexible work arrangements, compliance focus and a genuine care for customer outcomes. The Study identified areas for improvement including greater connection to our strategy, improved role clarity and accountability, and a better understanding of how our risk practices can help us to deliver on our growth aspirations.</p> <p>In FY21, a Culture Roadmap was developed to address the insights from the assessment. Suncorp now measures indicators of cultural shifts through a Culture Dashboard which helps us to understand any additional opportunities and actions required to address cultural challenges, ahead of the next culture assessment proposed for 2022.</p>	<p>Suncorp's UN PRB Self-Assessment FY20 (section 5.2, p.12)</p> <p>ASX Announcement: Pay and Leave Entitlements review</p> <p>'Culture Roadmap' Suncorp Annual Report 2020-21 (p.52)</p>
<p>5.3 Governance Structure for Implementation of the Principles</p> <p>Show that your bank has a governance structure in place for the implementation of the PRB, including:</p> <p>a) target-setting and actions to achieve targets set</p> <p>b) remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected.</p>	<p>As disclosed in the Bank's first UN PRB Self-Assessment, Suncorp's Responsible Banking & Insurance Policy guides how Suncorp:</p> <ul style="list-style-type: none"> — aligns our business strategy to be consistent with and contribute to customers' needs and society's goals, as expressed in the United Nations Sustainable Development Goals, the Paris Agreement and relevant national and regional frameworks, — embeds in our decision-making environmental, social and governance issues relevant to our banking business, — works together with our clients and business partners to raise awareness and promote action on environmental, social and governance issues, manage risk and develop solutions, and — focuses our efforts where we have the most significant impact - demonstrates accountability and transparency in regularly disclosing our progress publicly. <p>During FY21 the Bank's Non-Financial Risk Committee endorsed the Bank's ESG Program of Work which focuses on building capability, developing ESG risk and opportunity intelligence and insights, and leading through engagement and transparency. A monthly forum will monitor delivery and progress will be reported back to the Committee twice yearly.</p>	<p>Suncorp's UN PRB Self-Assessment FY20 (section 5.3, p.13)</p>

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.

Suncorp has a robust governance model to meet current and future challenges in a sustainable way.

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<p>Principle 6: Transparency & Accountability</p> <p>We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.</p>		
<p>6.1 Progress on Implementing the Principles for Responsible Banking</p> <p>Show that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4).</p> <p>Show that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.</p> <p>Show that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.</p>	<p>Described below is a summary of the progress Suncorp has made implementing the Principles during FY21:</p> <p>Alignment</p> <p>Suncorp Bank's new CEO established a whole of Bank, impacted strategic program that imbeds our UN PRB commitment within the Bank's strategy.</p> <p>Impact and Target Setting</p> <p>Suncorp joined the UNEP FI Resource Efficiency and Financial Inclusion Working Groups and participated in the NSW Government Department of Planning, Industry and Environment finance sector engagement to inform future national residential policies (incl. home energy ratings scheme).</p> <p>Clients and customers</p> <p>For the fourth year running, Suncorp Bank was named Money magazine's Bank of the Year and Business Bank of the Year and was commended for work it is doing to help vulnerable customers - those who are going through financial stress or hardship due to COVID or natural disasters, such as the bushfires.</p> <p>In addition to initiatives to improve accessibility and affordability, supporting customers experiencing vulnerability and the customer experience listed in the Suncorp Annual Report 2020-21, the Bank's 'Learn About' online resources continued to be regularly updated offering content regarding mental, physical and financial wellbeing. These resources are in addition to insights from the Bank's nation-wide annual Cost of Food research survey and Dollar Tracker feature within the Suncorp App.</p> <p>To further support customer outcomes during FY21, Suncorp became a member of not-for-profit debt solutions provider, Way Forward who advocate on behalf of customers needing support to repay debts and provide an achievable pathway back to financial stability. Suncorp continued to activate Customer Relief packages for retail and small business customers affected by various COVID-19 lockdowns, extreme weather events and a mice plague.</p> <p>Stakeholders</p> <p>In addition to undertaking a comprehensive materiality assessment, Suncorp continued to invest in strategic partnerships with:</p> <ul style="list-style-type: none"> — The Smith Family to bridge the digital divide for vulnerable families within the Learning for Life program during COVID-19 isolation periods, 	<p>'Responsible financial Services' Suncorp Annual Report 2020-21 (p.46-49)</p> <p>'Suncorp named Bank of the Year'</p> <p>'Learn About' online resources</p> <p>Cost of food research survey</p> <p>'Dollar Tracker' in the Suncorp App</p> <p>Relief Packages:</p> <ul style="list-style-type: none"> - COVID-19 relief options - COVID-19 lockdown

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	<ul style="list-style-type: none"> — Uniting to expand the community service organisation's CareRing referral service to all customers in need, — Multicultural Australia to deliver community events as well as culturally adapted financial capability and natural hazard resilience programs and job readiness training, career mentoring and capability building initiatives for employees, — Wesley Mission in development of an ongoing adapted financial literacy program, delivered by Youngcare, for people living with a disability and the ongoing operation of the Suncorp Community Cafe in Pitt Street NSW (in partnership with Darcy Street Project), and — Financial Basics Foundation to support the following programs: <ul style="list-style-type: none"> — ESSI Money presented by Suncorp: online Earning/Spending/Saving/Investing game for secondary students across Australia, — Suncorp ESSI Money Challenge: two-week national competition, held annually for secondary students across Australia, and — Parent's Toolkit: content series focusing on simple rules in relation to money management and tips for raising financially savvy teenagers. <p>Governance and culture</p> <p>The Bank Non-Financial Risk Committee endorsed the Bank's ESG Program of Work, a regular forum monitors delivery and progress will be reported back to the Committee twice yearly.</p> <p>By joining the UNEP FI Learning and Development Working Group, Suncorp hopes to contribute to industry learnings on the role of capability building in fostering a culture of responsible banking among employees.</p>	

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking.

In its second year, the Bank has continued to make further progress implementing the Principles by operationalising the Responsible Banking and Insurance Policy, defining an Environmental Social Governance Program of Work and commencing an impact led whole of Bank strategic program.