



FY2024 Sustainability Accounting Standards Board (“SASB”) Content Index

Macquarie Group Limited (MGL)’s FY2024 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 2024. We do not currently disclose against all the metrics in the listed industry standards.

Investment banking and brokerage (2018)		
Code	Metric	MGL disclosure
FN-IB-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	Partial disclosure: The percentage of gender representation within executive management and overall workforce is disclosed. <ul style="list-style-type: none"> - FY2024 ESG Dataset – People and workplace - FY2024 Annual Report – Diversity, Equity and Inclusion
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	Partial disclosure: Macquarie’s exposure at default by sector is disclosed and amounts invested or arranged in green energy assets during the year is disclosed. <ul style="list-style-type: none"> - FY2024 ESG Dataset – Climate change - FY2024 ESG Dataset – ES financing - FY2024 Annual Report – Environmental, Social and Governance (Environmental and social financing) - 2023 Net Zero and Climate Risk Report – Metrics & Targets <i>Note: 2023 Net Zero and Climate Risk Report figures are for the FY2023 reporting period 1 April 2022 – 31 March 2023.</i>
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"> - Environmental and Social Risk Policy Summary - FY2024 Annual Report – Environmental, Social and Governance (Environmental and social risk management) - 2023 Net Zero and Climate Risk Report – Governance and Strategy - Modern Slavery Act Transparency Statement 2023 – Management of modern slavery risk

Investment banking and brokerage (2018)

FN-IB-510a.2	Description of whistleblower policies and procedures	<ul style="list-style-type: none"> - FY2024 Annual Report – Environmental, Social and Governance (Business conduct and ethics) - Whistleblower Policy - Code of Conduct
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	<ul style="list-style-type: none"> - Code of Conduct - Macquarie website – What we stand for - Macquarie website – Business conduct and ethics - Macquarie website – Macquarie Group Privacy Policy - FY2024 Annual Report – Environmental, Social and Governance (Business conduct and ethics) - FY2024 Annual Report – Corporate Governance Statement
FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Macquarie is not classed as a G-SIB.
FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	<p>Partial disclosure: The percentage of total remuneration that is fixed for Macquarie's Executive Key Management Personnel members is disclosed.</p> <ul style="list-style-type: none"> - FY2024 Annual Report – Remuneration Report
FN-IB-550b.2	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	<p>Partial disclosure: Malus provisions that apply to all employees for any deferred variable remuneration are disclosed. Clawback provisions that apply for certain senior employees are disclosed.</p> <ul style="list-style-type: none"> - FY2024 Annual Report – Remuneration Report
FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	<p>Partial disclosure: The number of transactions for mergers and acquisitions, investments, Equity Capital Markets and Debt Capital Markets transactions converted as at the relevant report date are disclosed and the deal value which represent the full transaction value is disclosed.</p> <ul style="list-style-type: none"> - 2024 Full-year Result Presentation – Overview of results, Macquarie Capital
FN-IB-000.B	(1) Number and (2) value of proprietary investments and loans by sector	<p>Partial disclosure: Macquarie's exposure at default by sector is disclosed.</p> <ul style="list-style-type: none"> - 2023 Net Zero and Climate Risk Report – Metrics & Targets - FY2024 ESG Dataset – Climate change <p><i>Note: 2023 Net Zero and Climate Risk Report figures are for the FY2023 reporting period 1 April 2022 – 31 March 2023.</i></p>

Commercial banks (2018)

Code	Metric	MGL disclosure
FN-CB-230a.1	(1) Number of data breaches (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	<p>Partial disclosure: The number of data breach incidents required to be reported under a data protection regime in which Macquarie operates are disclosed.</p> <ul style="list-style-type: none"> - FY2024 Annual Report – Environmental, Social and Governance (Business conduct and ethics) - FY2024 ESG Dataset – Business conduct and ethics

Commercial banks (2018)

FN-CB-230a.2	Description of approach to identifying and addressing data security risks	<ul style="list-style-type: none"> - FY2024 Annual Report – Environmental, Social and Governance (Business conduct and ethics) - Macquarie website – Business conduct and ethics - Macquarie website – Macquarie Group Privacy Policy
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customer	<p>Partial disclosure: Macquarie offers a fee free retail transaction account, in line with obligations under the Australian Banking Association’s Banking Code of Practice.</p> <ul style="list-style-type: none"> - MBL website – Everyday banking
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	<p>Partial disclosure: Macquarie’s exposure at default by sector is disclosed.</p> <ul style="list-style-type: none"> - 2023 Net Zero and Climate Risk Report – Metrics & Targets - FY2024 ESG Dataset – Climate change <p><i>Note: 2023 Net Zero and Climate Risk Report figures are for the FY2023 reporting period 1 April 2022 – 31 March 2023.</i></p>
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	<ul style="list-style-type: none"> - Environmental and Social Risk Policy Summary - FY2024 Annual Report – Environmental, Social and Governance (Environmental and social risk management) - 2023 Net Zero and Climate Risk Report – Risk Management
FN-CB-510a.2	Description of whistleblower policies and procedures	<ul style="list-style-type: none"> - FY2024 Annual Report – Environmental, Social and Governance (Business conduct and Ethics) - Whistleblower Policy - Code of Conduct
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	MGL is not classed as a G-SIB.
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	<p>Partial disclosure: The use of stress testing in the quantification of aggregate risk appetite is disclosed.</p> <ul style="list-style-type: none"> - Macquarie website: MBL Basel III Pillar 3 Disclosures – Table 4(a) - FY2024 Annual Report – Risk Management
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<p>Partial disclosure: The value of deposit accounts which include home loan offset accounts and exclude corporate/wholesale deposits is disclosed.</p> <ul style="list-style-type: none"> - FY2024 Presentation to Investors and Analysts
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	<p>Partial disclosure: The value of loan assets is disclosed by category: home loans; corporate, commercial, and other lending; and asset financing.</p> <ul style="list-style-type: none"> - FY2024 Annual Report – Notes to the financial statements (note 12) - FY2024 Presentation to Investors and Analysts - Macquarie website: MBL Basel III Pillar 3 Disclosures – Table 4(a)

Asset Management & Custody Activities (2021)

Code	Metric	MGL disclosure
FN-AC-270a.3	Description of approach to informing customers about products and services	<ul style="list-style-type: none"> - 2022 MAM Stewardship Report - FY23 MAM Sustainability Report - Macquarie Asset Management – Principles for Responsible Investment
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	<p>Partial disclosure: The percentage of gender representation within executive management and overall workforce is disclosed.</p> <ul style="list-style-type: none"> - FY2024 ESG Dataset – People and workplace - FY2024 Annual Report – Diversity, Equity and Inclusion
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	<p>Partial disclosure: The amount of assets under management where MAM investments are held is disclosed.</p> <ul style="list-style-type: none"> - 2022 MAM Stewardship Report - FY23 MAM Sustainability Report - Macquarie Asset Management – Principles for Responsible Investment
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	<ul style="list-style-type: none"> - FY2024 Annual Report – Environmental, Social and Governance (Environmental and social risk management) - FY2024 Annual Report – Environmental, Social and Governance (Environmental and social financing) - 2022 MAM Stewardship Report - FY23 MAM Sustainability Report - MAM Public Investments ESG Policy - 2023 Net Zero and Climate Risk Report – Risk Management - Macquarie Asset Management – Principles for Responsible Investment
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	<ul style="list-style-type: none"> - Macquarie website – MAM Proxy Voting Dashboard - 2022 MAM Stewardship Report - Macquarie Asset Management – Principles for Responsible Investment - MAM Public Investments ESG Policy
FN-AC-510a.2	Description of whistleblower policies and procedures	<ul style="list-style-type: none"> - FY2024 Annual Report – Environmental, Social and Governance (Business conduct and ethics) - Whistleblower Policy - Code of Conduct
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	<p>Partial disclosure: The amount of assets under management where MAM investments are held is disclosed.</p> <ul style="list-style-type: none"> - 2022 MAM Stewardship Report - FY23 MAM Sustainability Report - Macquarie Asset Management – Principles for Responsible Investment

Mortgage Finance (2018)

Code	Metric	MGL disclosure
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>Partial disclosure: Details on Personal Banking portfolios are disclosed. Banking and Financial Services 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"> - FY2024 Presentation to Investors and Analysts – Banking and Financial Services - Macquarie Home Loans TMD
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average loan-to-value ratio of mortgages issued to (a) minority and (b) all other borrowers	<p>Partial disclosure: The total value of home loans to all borrowers, and the average loan-to-value ratio at origination is disclosed.</p> <ul style="list-style-type: none"> - FY2024 Annual Report – Notes to the financial statements (note 12) - FY2024 Presentation to Investors and Analysts
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	<p>Partial disclosure: Macquarie Bank Limited completed physical and transition climate scenario analysis as part of the Australian Prudential Regulation Authority (APRA)'s Climate Vulnerability Assessment (CVA), including transition and physical climate risks to its residential mortgage portfolio in Australia. The industry information paper was published by APRA during FY2023.</p>
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	<p>Details on Macquarie's participation in the CVA are disclosed in our 2022 Net Zero Report.</p> <ul style="list-style-type: none"> - 2022 Net Zero and Climate Risk Report – Risk management framework (Scenario analysis)
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	<p>Partial disclosure: The value of loans assets is disclosed by category: home loans; corporate, commercial, and other lending; and asset financing.</p> <ul style="list-style-type: none"> - FY2024 Annual Report – Notes to the financial statements (note 12)
FN-MF-000.B	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	<p>Additional relevant information to this topic is available at:</p> <ul style="list-style-type: none"> - FY2024 Presentation to Investors and Analysts - Macquarie website: MBL Basel III Pillar 3 Disclosures – Table 4(a)