## GRI CONTENT INDEX

The Global Reporting Initiative ("GRI") Standards provide a globally accepted framework for companies to report their economic, environmental and social performance. Hong Leong Finance ("HLF") is pleased to present our Sustainability Report 2021 ("SR") with reference to the GRI Standards issued in October 2016 by the Global Sustainability Standards Board. Please find the SR, which is a part of our Annual Report 2021 on our website at https://www.hlf.com.sg/ar.html. The following content index provides a listing of the GRI Standards reported by HLF.

GENERAL STANDARD DISCLOSURES			
Standard			
Disclosure	Disclosure Number	Reference/Page Number	
GENERAL I	DISCLOSURES		
ORGANISA	TIONAL PROFILE		
102-1	Name of the organisation	14	
102-2	Activities, brands, products, and services	12, 14	
102-3	Location of headquarters	Singapore	
102-4	Location of operations	14, inside back cover	
102-5	Ownership and legal form	14	
102-6	Markets served	14-15	
102-7	Scale of the organisation	4-5, 68	
102-8	Information on employees and other workers	68	
102-10	Significant changes to the organisation and its supply chain	60	
102-11	Precautionary Principle or approach	HLF uses a precautionary approach to mitigate our future sustainability risks and challenges.	
102-12	External initiatives	65	
102-13	Membership of associations	65	
<b>STRATEGY</b>			
102-14	Statement from senior decision-maker	60-61	
102-15	Key impacts, risks and opportunities	63	
ETHICS AN	D INTEGRITY		
102-16	Values, principles, standards, and norms of behaviour	1, 52-53, 62, 73-76	
102-17	Mechanisms for advice and concerns about ethics	52-53, 73-76	
GOVERNAI	NCE		
102-18	Governance structure	24-35, 64	
102-19	Delegating authority	26, 28, 64	
102-20	Executive-level responsibility for economic, environmental, and social topics	64	
102-21	Consulting stakeholders on economic, environmental, and social topics	64-65	
102-22	Composition of the highest governance body and its committees	24-25	
102-23	Chair of the highest governance body	34-35	
102-24	Nominating and selecting the highest governance body	36	
102-25	Conflicts of Interest	26, 73	
102-26	Role of highest governance body in setting purpose, values, and strategy	24-26	
102-27	Collective knowledge of highest governance body	33, 60-61	
102-29	Identifying and managing economic, environmental, and social impacts	60-61	
102-30	Effectiveness of risk management process	54-57, 73-76	
102-31	Review of economic, environmental, and social topics	60-61	
102-32	Highest governance body's role in sustainability reporting	26, 64	
102-35	Remuneration policies	39-43	
102-36	Process for determining remuneration	39-43	
102-37	Stakeholders' involvement in remuneration	39-43	

Standard		
Disclosure	Disclosure Number	Reference/Page Numbe
	DISCLOSURES	
	DER ENGAGEMENT	/ / /
102-40 102-42	List of stakeholder groups Identifying and selecting stakeholders	64-6 64-6
102-42	Approach to stakeholder engagement	52-53, 64-6
102-43	Key topics and concerns raised	52-53, 64-6
	G PRACTICE	32-33, 04-0
102-45	Entities included in the consolidated financial statements	12
102-46	Defining report content and topic Boundaries	6
102-47	List of material topics	6
102-48	Restatements of information	68, 7
102-49	Changes in reporting	6
102-50	Reporting period	6
102-51	Date of most recent report	6
102-52	Reporting cycle	6
102-53	Contact point for questions regarding the report	6
102-54	Claims of reporting in accordance with the GRI Standards	6
102-55	GRI content index	https://www.hlf.com.sg/download
		annual_report/gri2021.pd
CONOMIC	PERFORMANCE	
201-1	Direct economic value generated and distributed	6
201-4	Financial assistance received from the government	13
MATERIAL		
_	ue Creation	
103-1	Explanation of the material topic and its Boundary	66-6
103-2	The management approach and its components	66-6
103-3	Evaluation of the management approach	66-6
	Well-Being and Development	
103-1	Explanation of the material topic and its Boundary	68-6
103-2	The management approach and its components	68-6
103-3	Evaluation of the management approach	68-6
401-1	New employees hires and employee turnover	6
104-1	Average hours of training per year per employee	6
105-1	Diversity of governance bodies and employees	33, 6
Responsible		
103-1	Explanation of the material topic and its Boundary	7
103-2	The management approach and its components	7
103-3	Evaluation of the management approach	7
	ntal Management	<u> </u>
103-1	Explanation of the material topic and its Boundary	
103-2	The management approach and its components	
103-3	Evaluation of the management approach	
302-1 305-2	Energy consumption within the organisation	
	Energy indirect (Scope 2) GHG emissions	7
103-1	Governance  Evaluation of the meterial tonic and its Poundance	73-7
103-1	Explanation of the material topic and its Boundary  The management approach and its components	73-7
103-2	Evaluation of the management approach	73-7
205-3	Confirmed incidents of corruption and actions taken	73-7
	ction, Data Privacy and Cybersecurity	73-7
103-1		7
	Explanation of the material topic and its Boundary  The management approach and its components	••••••••••••••••••••••••••••••••
103-2	The management approach and its components	<del>.</del>
103-3	Evaluation of the management approach	<del>.</del> 7
118-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	7
NON-MATER		
Community		
Non-GRI	Key activities undertaken for the community, including employee volunteeris	sm 7