

2023

ESG DATA AND FRAMEWORKS PACK

This data and frameworks pack summarises our progress on key ESG metrics for financial year 2023. It also incorporates our Global Reporting Standards content index, United Nations Principles of Responsible Investment self-assessment index, United Nations Guiding Principles Report Framework index and United Nations Sustainable Development Goals alignment table. It accompanies our 2023 ESG Supplement and is part of our Annual Reporting suite.

The pack covers all ANZ Group Holdings Ltd (ANZ) operations worldwide over which we have control for the financial year commencing on 1 October 2022 and ending on 30 September 2023. Monetary amounts are reported in Australian dollars, unless otherwise stated. KPMG has provided independent limited assurance over the contents of this data pack.

A copy of KPMG's independent limited assurance report is on the "KPMG" tab of this pack.

Key ESG metrics
Reporting Initiative
Sustainable Banking
Reporting
Net Goals
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2023 ESG DATA AND FRAMEWORKS PACK

DISCLAIMER AND IMPORTANT NOTICES

DATA SHEETS

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- Operational footprint
- Community investment
- Customer experience
- Social and environmental risk management
- Supply chain
- Employees

REPORTING FRAMEWORKS

- Global Reporting Initiative (GRI) 2021 Standards index
- United Nations Guiding Principles on Business and Human Rights (UN GP) report
- United Nations Sustainable Development Goals (UN SDGs) alignment
- United Nations Principles of Responsible Banking (UN PRBs) self-assessment in

KPMG ASSURANCE OPINION

2023 ESG DATA AND FRAMEWORKS PACK

DISCLAIMER AND IMPORTANT NOTICES

The material in this data and frameworks pack contains general background information at 10 November 2023. It is information given in summary form and does not purport to be a sustainability focus and does not reflect the totality of ANZ's business activities. For a more detailed view of ANZ's business, see the ANZ Annual Report available at anz.com/shareholder/centre/.

It is not intended to be and should not be relied upon as advice to investors or potential investors. It does not take into account the investment objectives, financial situation or needs of any particular investor. Investors should seek professional advice when deciding if an investment is appropriate.

FORWARD-LOOKING STATEMENTS

This data and frameworks pack may contain forward-looking statements or opinions in relation to ANZ's future performance, intent, belief or current expectations with respect to ANZ's business operations, market conditions, financial performance, objectives or targets, specific provisions and risk management practices. When used in this pack, the words 'estimate', 'target', 'intend', 'believe', 'expect', 'will', 'seek', 'would' and similar expressions, or variations of such words, are intended to identify forward-looking statements or opinions. Those statements or opinions are subject to change and may be affected by inaccurate assumptions or unknown risks and uncertainties, which may cause actual results ultimately achieved. As such, these statements should not be relied upon when making investment decisions. These statements only speak as at the date of publication and no representation is made as to the accuracy of the information at this date. Forward-looking statements constitute 'forward-looking statements' for the purposes of the Securities (Forward-Looking Statements) Regulations 2015 and the Private Securities Litigation Reform Act of 1995. ANZ does not undertake any obligation to update or revise any forward-looking statements to reflect events or circumstances after the date of publication or the occurrence of unanticipated events.

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This data and frameworks may contain climate-related statements, including in relation to opportunities, climate-related goals and ambitions, climate scenarios, emissions reduction projections. While ANZ has prepared the statements in good faith, climate-related statements are subject to uncertainty, challenges and risks that may affect their usefulness, accuracy and completeness.

1. Availability and reliability of data – emissions and climate-related data may be incomplete or unavailable (including information from ANZ's clients), and it may be necessary to rely on proxies where that is the case.

2. Uncertain methodologies and modelling – methodologies, frameworks and standards used to calculate related metrics, modelling and climate data are not universally applied, are rapidly evolving and may impact the data modelling, approaches, and targets used in preparation of this pack.

3. Complexity of calculations and estimates – Estimating financed emissions (including indirect emissions) and emissions reduction is complex and relies on assumptions and judgments over periods of time. For facilitated emissions, suitable standards to allow financial institutions to calculate emissions are still under development as at October 2023.

4. Changes to climate-related governing frameworks – changes to climate-related policies, practices, standards and developments, including those resulting from legal proceedings, may impact the data.

5. Lack of consistency in definitions and climate-science terminology subject to changes – climate-related data and assessment frameworks used across industries and jurisdictions may vary. Concepts relating to climate science and decarbonisation pathways may evolve and change over time. Inconsistencies and changes can also make comparisons between different organisations' emissions achievements difficult or inappropriate.

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The information in this notice should be read with the qualifications, limitations and guidance in this pack.



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Financing sustainability

ESG targets	2023	2022	2021	2020	2019
	\$b	\$b	\$b	\$b	\$b
\$100 billion social and environmental outcomes ¹ target	8.80	-	-	-	-
\$50 billion sustainable solutions ² target	6.95	18.08	12.87	9.08	-
\$10 billion housing ³ target	0.61	0.81 ⁴	1.40	1.45	-

1. Target to fund and facilitate at least \$100 billion by end 2030 in social and environmental outcomes through customer activities and direct investments by ANZ, commenced 1 April 2023. For more information, see the social and environment sustainability target methodology available at anz.com/esgreport. 2. Target to fund and facilitate \$50 billion in sustainable solutions by 2025, commenced 1 October 2019 and closed 31 March 2023. For more information, see the explanatory notes available on page 95 in the 2022 ESG Supplement at anz.com/esgreport. 3. Target to fund and facilitate \$10 billion in affordable, secure and sustainable housing by 2030 across Australia and New Zealand, commenced 1 October 2018. Commenced reporting of progress against target in 2020. Transactions that qualify for this target (excluding deferred deals) contributed to the \$50 billion target from 1 October 2019 to 31 March 2023 and contribute to the \$100b target from 1 April 2023. For more information, see the explanatory notes available on page 69 in the 2023 ESG Supplement at anz.com/esgreport. 4. Figure for 2022 has been restated to include around an additional \$288 million in deferred deals ie. deals completed in one financial year but where inclusion in the target was not finalised until the following financial year's reporting.

Sustainable Finance deals	2023		2022		2021		2020	
	\$b	Volume	\$b	Volume	\$b	Volume	\$b	Volume
Australia	22	35	33	41	24	21	-	-
New Zealand	10	23	10	22	5	14	-	-
International	112	53	112	64	90	46	-	-
TOTAL	144	111	155	127	119	81	59	39

Sustainable Finance deals, by customer segment	2023 ⁵		2022		2021		2020	
	\$b	Volume	\$b	Volume	\$b	Volume	\$b	Volume
Financial Institutions Group	39	38	24	25	48	33	-	-
Diversified Industries	30	25	71	38	29	15	-	-
Food, Beverages and Agriculture	29	11	22	15	17	7	-	-
Resources, Energy and Infrastructure	38	21	28	27	14	14	-	-
Property and Health	7	16	10	22	11	12	-	-
TOTAL⁶	144⁶	111	155	127	119	81	-	-

5. Values may not add to totals due to rounding. 6. Total volume and value of deals by division not disclosed prior to 2021

ANZ/Clean Energy Finance Corporation (CEFC) Energy Efficient Asset Finance (EEAF) Program	2023		2022		2021		2020	
	\$m	Volume	\$m	Volume	\$m	Volume	\$m	Volume
TOTAL	35.7	216	16.8	15	39.6	152	53	174

Operational footprint

GHG emissions Scope 1 & 2 (tonnes CO ₂ -e)	2023	2022	2021	2020	2019
Australia	67,761	79,787	88,808	101,210	115,688
New Zealand	3,602	4,429	5,205	5,526	6,846
Asia Pacific, Europe and America	17,675	17,664	17,395	27,357	34,034
TOTAL²	89,038	101,879	111,409	134,093	156,568

1. Environmental reporting year runs 1 July - 30 June to align to environmental regulatory reporting requirements. 2. Values may not add to totals due to rounding.

Global GHG emissions Scope 1, 2 & 3 (tonnes CO ₂ -e)	2023	2022	2021	2020	2019
Scope 1					
Premises energy	2,668	2,229	1,931	1,811	3,091
Vehicle transport	3,448	3,566	4,476	9,832	13,018
Other ³	69	24	17	119	140
Scope 2					
Premises energy	82,853	96,060	104,984	122,331	140,319
Scope 3⁴					
Premises energy	10,325	13,143	16,843	23,330	28,367
Vehicle transport	1,380	600	668	1,606	2,069
Travel - flights & accommodation	13,252	4,114	1,984	22,109	38,927
Employee commuting ⁵	10,905	5,348	5,438	15,546	19,400
Paper ⁶	1,945	2,315	2,826	5,013	2,720
Waste ⁶	1,113	1,135	1,564	1,770	2,511
Water ^{6, 7}	329	306	186	233	297
Work From Home ⁸	11,370	11,673	12,780	-	-
Cloud Services ⁹	3,209	-	-	-	-
Freight and Postage ⁹	6,233	-	-	-	-
Capital Goods ¹⁰	558	-	-	-	-
TOTAL	149,658	140,514	153,697	203,700	250,857

Global GHG emissions Scope 1, 2 & 3 (tonnes CO ₂ -e) - Market-Based	2023	2022	2021	2020 ¹²
Scope 1	6,185	5,819	6,424	11,762
Scope 2	35,939	48,531	59,004	83,324
Scope 3	57,341	30,756	32,653	59,578
TOTAL Market-Based	99,464	85,106	98,082	154,664
Carbon offsets retired¹¹	99,464	85,106	98,082	154,664
Net GHG emissions	0	0	0	0

3. Indicates estimated emissions arising from the operation of a black water treatment plant at ANZ's Global Headquarters in Melbourne, Australia. **4.** Scope 3 emissions from our lending ('portfolio emissions') are not included in the boundary of the carbon neutral assessment as this assessment scope is limited to ANZ's operations. To reduce our portfolio emissions, we are transitioning our lending in line with the goals of the Paris Agreement. We are applying emerging tools used by peer banks to measure and compare our efforts in reducing emissions, including how we can report on the impact of our lending decisions. For further information on our financed emissions, please refer to the metrics and targets section of our Climate-related Financial Disclosures, available here: <https://www.anz.com.au/about-us/esg/reporting/esg-reporting/> **5.** Represents employee commuting emissions from staff working in key commercial office locations in Australia and New Zealand. **6.** Comparisons with previous years' figures must be viewed with caution due to different methodology. **7.** From 2021 includes global water emissions values, 2018 – 2020 values include Australia only. **8.** Emissions associated with increased home energy use from heating/cooling, lighting, equipment electricity and fuel use as a result of the shift of Australian and New Zealand staff from working out of offices, to working from home. This was calculated and externally assured for the first time in 2021. **9.** Data available for the first time in 2023. **10.** Capital goods include embodied carbon of new branch fit outs in Australia, and laptop purchases in New Zealand. Emissions from fit out embodied carbon have been extrapolated using an assessment of one Breathe designed retail branch. The stages of emissions calculated in this assessment are from the Raw Material Supply, Transport and Manufacturing (A1-A3) for one Breathe designed retail branch. Construction Phase (A4-A5) has not been calculated due to unreliable data sources. Currently New Zealand is the only country where ANZ purchase laptops for staff. In other countries, laptops and associated IT equipment are leased. **11.** Carbon offsets for ANZ's global business operations have been retired in accordance with The Climate Active Carbon Neutral Standard and externally assured. **12.** ANZ has retired carbon offsets for its business operations since 2010. 2020 was the first year ANZ adopted the market-based reporting method to account for purposefully purchased renewable energy attributes.

Premises energy use consumed (MWh)	2023	2022	2021	2020	2019
Electricity	134,784	141,786	151,726	171,030	191,945
Natural gas	10,299	9,725	7,038	7,246	14,843
Diesel	1,705	1,705	2,482	2,064	2,819
LPG	-	6	5	-	-
TOTAL	146,789	153,221	161,252	180,340	209,607

Renewable energy consumption (MWh)	2023	2022	2021	2020	2019
On-site solar	714	670	255	272	221
Renewable Energy Certificates ¹³	50,994	40,000	38,975	30,023	-
Large Scale Renewable Energy Target (MWh) ¹⁴	13,855	14,685	16,143	-	-
TOTAL	65,563	55,355	55,373	30,295	221

13. Renewable Energy Certificates refers to our Australian Power Purchase Agreement (PPA) at Murra Warra Wind Farm, located near Horsham in north-east Victoria, NZRECs procured through Meridian and our PPA in India. **14.** LRET LGCs surrendered for large market sites in accordance with updated RE100 requirements. This was disclosed and externally assured for the first time in 2021.

Road transport energy use (MWh)	2023	2022	2021	2020	2019
Vehicle fuel	13,680	14,115	17,739	37,904	51,089

Paper use (tonnes) ¹⁵	2023	2022	2021	2020	2019
Office paper	297	298	387	420	502
Customer paper	1,138	1,215	1,405	1,640	2,140
TOTAL	1,435	1,512	1,792	2,060	2,642

15. From 2021 includes global paper consumption values, 2018 – 2020 values include Australia and New Zealand only.

Waste	2023	2022	2021	2020	2019
Waste to landfill (tonnes) ¹⁶	808	710	978	663	928
Recycling rate (%) ¹⁷	80	82	74	64	68

16. From 2021 includes global waste consumption values, 2018 – 2020 values include Australia and New Zealand only. **17.** Represents the recycling rates in our Australian commercial offices (>20,000m²). This was calculated and externally assured for the first time in 2018.

Water (kL) ¹⁸	2023	2022	2021	2020	2019
Water consumption	252,722	247,381	234,707	101,699	121,168

18. From 2021 includes global water consumption values, 2018 – 2020 values represent water consumption in our Australian commercial offices (>10,000m²) excluding 347 Kent Street which was sold in the 2020 reporting year.

Community investment

Community investment by category

(\$ million) ^{1,2}	2023	2022	2021	2020	2019
Cash	23.8	22.5	27.0	26.6	22.75
Time	3.04	2.6	2.6	2.7	5.28
In kind	0.03	0.05	0.04	0.9	0.56
Management costs	5.4	4.6	4.0	4.2	4.12
Foregone revenue	109.2	106.7	106.0	105.2	109.50
Total community investment	141.6	136.4	139.7	139.5	142.21
Total community investment as % of pre-tax profit	1.3	1.4	1.6	2.5	1.6

1. Cash: gross monetary amount paid in support of a community organisation/project. Time: cost to the company of the paid working hours contributed by employees to a community organisation or activity. In-kind services: other non-cash resources to community activities (eg. company products or services or corporate resources). Management costs: costs incurred in making contributions, such as salaries and overheads. Foregone revenue: the cost of providing low or fee-free accounts to a range of customers such as government benefit recipients, not-for-profit organisations, students and the elderly. International transfer fees were waived for funds sent from Australia and New Zealand to Türkiye, Sri Lanka, Ukraine and the Pacific to support communities impacted by disaster-related events. Figure does not include remediation funds distributed to charity 2. Values may not add to totals due to rounding.

Community investment by region

(\$ million) ³	2023	2022	2021	2020	2019
Australia	13.4	14.9	17.6	-	-
New Zealand	10.1	7.6	9.5	-	-
India	2.3	1.8	1.6	-	-
APEA	1.0	0.8	0.9	-	-
Total community investment	26.9	25.1	29.6	-	-

3. Commenced reporting in 2021. Excludes management costs and forgone revenue. Values may not add to totals due to rounding.

Facilitated donations (\$ million)⁴	2023	2022	2021	2020	2019
Employees	1.2	1.5	1.7	1.8	-
Customers (including through internet banking)	0.8	1.0	0.9	0.8	-
Shareholders (including dividend charity donation program and forgone dividends)	0.1	0.5	0.3	0.0	-
Other Partners	7.1	6.4	6.5	6.1	-
General Public (including Shout for Good)	15.6	12.8	8.4	10.2	-
Total	24.9	22.2	17.8	18.9	17.9

4. Commenced reporting breakdown in 2020. Values may not add to totals due to rounding.

Volunteering	2023	2022	2021	2020	2019
Volunteering days	9,477	6,555	6,830	8,300	16,800
Volunteering hours	75,812.5	52,443.5	54,645	66,402	134,930
- general volunteering hours ⁵	60,505	31,572	31,415	-	-
- skilled volunteering hours ⁵	15,307.5	20,871.5	23,230	-	-
Volunteering value (\$million)	3.0	2.6	2.6	2.7	5.3
Volunteering participation rate (%)	23.9	13.8	15.5	20.5	42.4

5. Commenced reporting breakdown in 2021

Financial inclusion programs	2023	2022	2021	2020	2019
MoneyMinded – estimated number of people reached ¹	83,974	54,624	64,011	58,015	87,577
Saver Plus – number of people reached	3,207	3,414	3,609	3,352	3,350

1. Including MoneyBusiness and individuals who have participated in more than one program (for example, people who have participated in MoneyMinded as part of Saver Plus are counted twice as they are included in both the MoneyMinded and Saver Plus totals).

Customer experience

Customer complaints	2023	2022	2021	2020	2019
Retail and Commercial Australia ¹	328,154	365,314	99,901	55,561	62,554
New Zealand ²	37,475	37,836	44,490	35,189	39,249

1. From 2019 includes complaints relating to retail and commercial banking, lenders mortgage insurance, share investing, general insurance distribution and financial planning. 2. From 2021 includes complaints relating to personal, business, agricultural banking and funds management.

Complaints referred by customers to external dispute resolution bodies	2023	2022	2021	2020	2019
Retail and Commercial Australia ³	5,444	4,697	4,290	4,529	4,445
New Zealand ⁴	61	42	42	41	37

3. Based on volumes reported by the Australian Financial Complaints Authority (AFCA). 4. Based on volumes referred to external dispute resolution bodies.

Privacy complaints	2023	2022	2021	2020	2019
Australia	367	380	252	251	214
- referred to external dispute resolution body ⁵	21	36	24	23	-
New Zealand	169	162	187	141	167

5. Based on volumes reported by AFCA.

Hardship	2023	2022	2021 ⁶	2020	2019
Customer requests for hardship assistance (Australia) ⁷	26,693	36,326	112,883	154,104	21,979
Customer requests for hardship assistance (New Zealand) ⁸	4,441	3,338	4,333	8,088	-

6. Due to the upgrade of our hardship platforms in September 2021, the number of hardship assistance applications is only for 11 months from 1 October 2020 to 30 August 2021. **7.** From 2019, customer requests for hardship are measured as applications for hardship assistance, as opposed to the number of accounts flagged as receiving hardship assistance. **8.** New Zealand data publicly reported from 2020.

Social and environmental risk management

Group lending profile	2023	2022	2021	2020	2019
Total Group EAD (\$b) ¹	1,163	1,152	1,080	1,010	977

1. EAD excludes amounts for 'Securitisation', and for 'Other assets' prior to March 2023 (included from March 2023 due to the implementation of APRA's new capital framework), whereas CRWA is inclusive of these asset classes, as per APS 330. EAD data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

Exposure at default (EAD) as a % of Group total ^{2,3}	2023	2022	2021	2020	2019
Consumer Lending	40.2	37.8	40.1	37.6	37.6
Finance, Investment and Insurance	26.4	28.9	25.3	20.4	20.3
Property Services	6.2	6.3	6.2	7.2	7.0
Manufacturing	4.4	4.3	4.0	4.7	5.1
Agriculture, Forestry, Fishing	2.9	2.9	3.1	3.4	3.6
Government and Official Institutions	6.1	5.6	7.3	8.2	7.3
Wholesale Trade	2.0	2.5	2.1	2.4	3.0
Retail Trade	1.5	1.5	1.5	2.0	2.2
Transport and Storage	1.6	1.7	1.8	2.1	2.2
Business Services	1.0	1.2	1.2	1.6	1.6
Resources (Mining)	1.1	1.3	1.2	1.7	1.8
Electricity, Gas and Water Supply	1.4	1.5	1.3	1.4	1.3
Construction	0.7	0.8	0.8	1.2	1.3
Other	4.2	3.8	4.0	6.0	5.8

2. EAD excludes amounts for 'Securitisation', and for 'Other assets' prior to March 2023 (included from March 2023 due to the implementation of APRA's new capital framework), whereas CRWA is inclusive of these asset classes, as per APS 330. EAD data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral 3. Values may not add to 100 due to rounding.

Group Resources (Mining) exposure by sector (\$b)	2023	2022	2021	2020	2019 ⁴
Oil and Gas Extraction	5.8	7.0	5.9	8.2	8.2
Metal Ore Mining	4.2	4.9	3.9	5.4	5.2
Thermal Coal Mining	0.3	0.2	0.4	0.5	0.8
Metallurgical Coal Mining	0.6	0.5	0.6	0.8	0.7
Services to Mining	1.2	1.0	1.0	1.2	1.5
Other Mining	1.0	1.0	1.2	0.9	1.0
Total	13.1	14.5	13.0	17.0	17.3

4. Values may not add to total due to rounding.

Group electricity, gas and water supply exposure by sector (\$b)⁵

	2023	2022	2021	2020	2019
Electricity Generation	9.5	10.0	7.5	7.6	6.2
Electricity Transmission	2.4	3.0	2.6	2.9	2.9
Gas Supply	1.6	1.9	1.4	1.1	1.6
Electricity Distribution and Supply	1.6	1.9	2.3	1.9	1.4
Water Supply	0.4	0.4	0.6	0.7	0.8
Sewerage and Drainage Services	0.2	0.2	0.2	0.1	0.1
Total	15.8	17.3	14.5	14.3	13.0

5. Values may not add to total due to rounding.

Group agriculture exposure by sector (\$b)⁶

	2023	2022	2021	2020	2019
Dairy	9.8	9.5	10.8	11.4	12.3
Grain/Wheat	7.2	7.1	6.7	6.7	6.2
Beef	5.5	5.3	5.2	5.1	5.1
Sheep and Other Livestock	3.8	3.6	3.6	3.4	3.4
Horticulture/Fruit/Other crops	5.3	4.8	4.3	4.6	4.6
Forestry and Fishing/Agriculture Services	2.5	2.8	3.2	3.4	3.6
Total	34.1	33.0	33.9	34.7	35.2

6. Values may not add to total due to rounding.

EQUATOR PRINCIPLES

Equator Principles category	Project finance			Project-related corporate loans			Project-related acquisition finance			Project advisory services		
	A ⁷	B ⁸	C ⁹	A ⁷	B ⁸	C ⁹	A ⁷	B ⁸	C ⁹	A ⁷	B ⁸	C ⁹
By sector												
Mining												
Infrastructure			1									
Oil and Gas												
Power		4	1					1				
Other			1			1						
By region												
Australia and New Zealand		4	1					1				
Asia												
EMEA						1						
Americas			2									
By country designation¹⁰												
Designated		4	3			1		1				
Non-designated												
Independent review¹¹												
Yes		4	2					1				

No		1		1				
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7. Category A: Projects with potential significant adverse social or environmental impacts that are diverse, irreversible or unprecedented. **8.** Category B: Projects with potential limited adverse social and environmental impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures. **9.** Category C: Projects with minimal or no social or environmental impacts. **10.** Designated countries are defined by the Equator Principles as "those countries deemed to have robust environmental and social governance, legislation systems and institutional capacity designed to protect their people and the natural environment." The list of designated countries can be found at <http://equator-principles.com>. **11.** An independent review may not be required for all Projects eg. an independent review is not required for Category C Projects. Please refer to the Equator Principles for details on what is required for each category and product type.

Project name	Industry sector	Project location
SK On Hungary	Other	Hungary
Project Kelly	Power & Utilities	Australia
Sun Streams 3	Power & Utilities	USA
Metka Terranova II	Power & Utilities	Australia
Goyder Wind Farm	Power & Utilities	Australia
Glenrowan Solar Farm	Power & Utilities	Australia
Project Kingsley	Power & Utilities	Australia
Project Cream	Telecommunications	USA
Kensington BTR	Infrastructure	Australia

PROJECT FINANCE - POWER GENERATION

Project finance portfolio (%)	2023	2022	2021	2020 ¹²	2019
Renewables	97	90	88	87	83
Coal	1	2	3	5	9
Gas	1	8	9	7	8

12. Values do not add to 100 due to rounding.

Project finance commitment to renewable energy (\$m) ¹³	2023	2022	2021	2020	2019
Renewables	2,242	1,505	1,425	1,501	1,371

13. Refers to ANZ's lending commitments as at 30 September 2022 to renewable energy projects made only on a non or limited recourse basis to the ultimate sponsors. This figure does not include ANZ lending made to renewable energy projects that may be funded under corporate debt facilities or through other lending products.

Supply chain

Supplier profile	2023	2022	2021	2020	2019
Annual spend (\$ billion)	4.9	5.0	4.7	5.1	5.0
Number of suppliers	5,544	5,819	6,365	7,254	8,883
Number of material arrangements ¹	33	30	33	32	31

1. A Material Arrangement is one that, pursuant to APRA Prudential Standard CPS231, has the potential, if disrupted, to have a significant impact on the ANZ Group to manage risk effectively.

Supplier diversity (Australia)	2023	2022	2021	2020	2019
Annual spend with Indigenous suppliers (\$ million)	11.7	12.7	5.5	3.2	1.1
Annual spend with Social Enterprises (\$ million) ²	7.1	7.9	6.0	3.5	5.0

2. Includes sponsorship spend

Supplier Code of Practice (SCOP) and due diligence	2023	2022	2021	2020	2019
Suppliers providing attestation of adherence to SCOP % ³	79	81	81	45	19
Suppliers providing written commitment to SCOP % ⁴	85	86	83	73	70
Supplier screening (number of checks)	5,292	5,691	4,729	3,989	3,966
Top 100 suppliers screened %	100	100	100	100	65

3. Proportion of suppliers managed under our Operational Contract Management Framework (OCMF). 4. Proportion of suppliers committed to adherence via the inclusion of a SCOP clause in new and renewing contracts.

Average time to payment ⁵	2023	2022	2021	2020	2019
Australia (days) ⁶	14	19	17	19	16

New Zealand (days) ⁷	8	9	6	6	-
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5. From receipt of a correct invoice. **6.** In 2022, new calculation methodology implemented in accordance with Australian Government's Payment Times Reporting Scheme for small businesses. **7.** Commenced reporting in 2020.



Employees

EMPLOYEE PROFILE

Employee headcount	2023	2022	2021	2020	2019
Group Total	41,849	40,744	41,286	40,464	41,269

Employees by contract type and gender	2023				2022				2021			2020		
	Female	Male	Not disclosed ¹	Total	Female	Male	Not disclosed	Total	Female	Male	Total	Female	Male	Total
Permanent														
Full-time	17,980	19,738	6	37,724	17,189	19,052	32	36,273	17,058	18,996	36,054	16,194	18,347	34,541
Part-time	2,718	448	1	3,167	3,014	490	2	3,506	3,363	566	3,929	4,151	630	4,781
Fixed term														
Full-time	317	286	0	603	317	288	4	609	403	421	824	264	341	605
Part-time	72	29	0	101	71	33	0	104	109	39	148	88	39	127
Casual	188	65	1	254	193	59	0	252	256	75	331	322	88	410
Total	21,275	20,566	8	41,849	20,784	19,922	38	40,744	21,189	20,097	41,286	21,019	19,445	40,464

1. Includes selection of both "Non-binary" and "Prefer not to disclose"

Employees by gender and region	Female	Male	Not disclosed ²	Total	Female	Male	Not disclosed	Total	Female	Male	Total	Female	Male	Total
Asia Pacific	3,085	2,175	2	5,262	3,048	2,163	10	5,221	3,484	2,532	6,016	3,560	2,672	6,232
Australia	10,343	10,254	5	20,602	10,315	10,059	20	20,394	10,439	9,975	20,414	10,492	9,521	20,013
New Zealand	4,439	3,196	1	7,636	4,399	3,116	7	7,522	4,387	3,121	7,508	4,426	3,167	7,593
EAMEI ³	3,408	4,941	0	8,349	3,022	4,584	1	7,607	2,879	4,469	7,348	2,541	4,085	6,626
Total	21,275	20,566	8	41,849	20,784	19,922	38	40,744	21,189	20,097	41,286	21,019	19,445	40,464

2. Includes selection of both "Non-binary" and "Prefer not to disclose" 3. Europe, America, Middle East and India.

Employees new hires by gender, age and region	2023		2022		2021		2020	
	Number	Rate (% of total employees)	Number	Rate (% of total employees)	Number	Rate (% of total employees)	Number	Rate (% of total employees)
Employee new hires by gender								
Female	2,991	7.1	3,102	7.6	3,047	7.4	1,668	4.0
Male	2,718	6.5	3,258	8.0	2,983	7.2	1,811	4.5
Not disclosed	10 ⁴	0.0	19	0.0	-	-	-	-
Total	5,719	13.7	6,379	15.7	6,030	14.6	3,479	8.6
Employee new hires by age								
<20	88	0.2	76	0.2	64	0.2	41	0.1
20-24	1,283	3.1	1,338	3.3	1,073	2.6	676	1.7
25-34	2,411	5.8	2,739	6.7	2,531	6.1	1,459	3.6
35-44	1,396	3.3	1,555	3.8	1,657	4.0	882	2.2
45-54	450	1.1	519	1.3	527	1.3	325	0.8
55-65	84	0.2	137	0.3	164	0.4	84	0.2
>65	7	0.0	15	0.0	14	0.03	12	0.02
Total	5,719	13.7	6,379	15.7	6,030	14.6	3,479	8.6
Employee new hires by region								
Asia Pacific	918	2.2	624	1.5	550	1.3	419	1.0
Australia	2,343	5.6	3,184	7.8	3,333	8.1	1,936	4.8
New Zealand	797	1.9	920	2.3	712	1.7	431	1.1
EAMEI ⁵	1,661	4	1,651	4.1	1,435	3.5	693	1.7
Total	5,719	13.6	6,379	15.7	6,030	14.6	3,479	8.6

4. Includes selection of both "Non-binary" and "Prefer not to disclose" 5. Europe, America, Middle East and India.

Turnover ⁶	2023	2022	2021	2020
Voluntary turnover	3,903	5,754	3,842	2,612
Involuntary turnover	1,326	1,941	1,896	1,669
Total	5,229	7,695	5,738	4,281
Rate (%)	12.7	18.8	14.0	10.6

6. We have revised our methodology to provide a more accurate calculation of turnover. Care should be taken when comparing 2021 values to prior years.

Employee turnover by gender, age and region ⁷	2023	2022	2021	2020
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	Number	Rate (% of category)	Number	Rate (% of category)	Number	Rate (% of category)	Number	Rate (% of category)
Employee turnover by gender								
Female	2,805	13.3	3,939	18.8	3,221	15.3	2,339	20.0
Male	2,422	12.0	3,755	18.8	2,517	12.7	1,942	17.5
Total	5,229⁸	12.7	7,695⁹	18.8	5,738	14.0	4,281	10.6
Employee turnover by age								
<20	66	90.4	30	40.0	24	36.9	42	70.0
20–24	574	25.4	750	34.6	525	26.2	508	26.0
25–34	1,825	14.9	2,996	23.7	2,001	15.1	1,510	11.0
35–44	1,535	10.1	2,417	16.1	1,633	11.1	1,157	8.0
45–54	697	9.2	899	12.3	792	11.1	601	9.0
55–65	405	11.9	459	13.7	590	17.5	353	10.0
>65	87	17.2	144	31.3	173	40.2	110	26.0
Total	5,229¹⁰	12.7	7,695	18.8	5,738	14.0	4,281	10.6
Employee turnover by region								
Asia Pacific	870	16.6	1,419	25.3	779	12.7	2,105	32.5
Australia	2,728	13.3	3,775	18.5	3,398	16.8	3,700	18.1
New Zealand	734	9.7	1,035	13.8	873	11.6	1,143	17.9
EAMEI ¹¹	897	11.2	1,466	19.6	688	9.8	823	10.3
Total	5,229	12.7	7,695	18.8	5,738	14.0	4,281	10.6

7. We have revised our methodology to provide a more accurate calculation of turnover. Care should be taken when comparing 2021 values to prior years. 8. Gender not disclosed for two employee, so turnover by gender total is less than turnover by age and region. 9. Gender not disclosed for one employee, so turnover by gender total is less than turnover by age and region. 10. Date of birth not disclosed for 40 employees, so turnover by age total is less than turnover by gender and region. 11. Europe, America, Middle East and India.

DIVERSITY AND INCLUSION

Women in leadership	2023	2022	2021
Total women in leadership (%) ¹²	37.3	35.9	35.3
Total women in key management personnel (%) ¹³	30.0	37.5	33.3
Total women in revenue generating leadership roles (%) ¹⁴	32.2	30.2	-

12. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (which are included in FTE). 13. ANZ Directors (whether executive directors or otherwise), and those personnel with a key responsibility for the strategic direction and management of the Group who have Banking Executive Accountability Regime (BEAR) accountability and who report to the CEO. 14. Representation of women at the Senior Manager, Executive and Senior Executive levels based on 'revenue proximity' field.

Employees by category and diversity	2023		2022		2021		2020	
Employees by category and gender (% of category)	Female	Male	Female	Male	Female	Male	Female	Male
ANZ Executive Committee	30.0	70.0	37.5	62.5	36.4	63.6	50.0	50.0
Senior Executive ¹⁵	35.7	64.3	34.5	65.5	30.6	69.4	26.0	74.0
Executive ¹⁶	32.8	67.2	31.8	68.2	30.4	69.6	29.4	70.6
Senior Manager ¹⁷	38.5	61.5	36.9	63.1	36.8	63.2	34.7	65.3
Total in Leadership roles¹⁸	37.3	62.7	35.9	64.1	35.3	64.7	33.4	66.6
Manager ¹⁹	43.9	56.1	43.6	56.4	42.7	57.3	42.1	57.9
Non-management ²⁰	60.3	39.7	60.5	39.5	61.6	38.4	62.4	37.6
ANZ overall	50.8	49.1	51.1	48.9	51.3	48.7	51.9	48.1

15. Senior Executive comprises persons holding roles within ANZ designated as Group 1. These roles typically involve leading large businesses, geographies or the strategy, policy and governance of business areas (excludes Group Executive Committee). 16. Executive comprises persons holding roles within ANZ designated as Group 2. 17. Senior Manager comprises persons holding roles within ANZ designated as Group 3. 18. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (which are included in FTE). 19. Manager comprises persons holding roles within ANZ designated as Group 4. 20. Non-management comprises persons holding roles within ANZ designated as Group 5 and 6.

Employees by category and age (% of category)	<20	20–24	25–34	35–44	45–54	55–64	>65
ANZ Executive Committee	0	0	0	0.0	60.0	40.0	0.0
Senior Executive ²¹	0	0	0	5.4	67.0	26.8	0.9
Executive ²²	0	0	0.8	25.5	53.7	19.8	0.2
Senior Manager ²³	0	0.6	21.9	46.3	22.0	8.2	1.0
Manager ²⁴	0.4	11.3	41.5	27.4	10.7	7.1	1.6
Non-management ²⁵	0.0	0.0	2.2	38.6	44.0	14.2	1.0
ANZ overall	0.2	5.4	29.4	37.1	18.5	8.2	1.3

21. Senior Executive comprises persons holding roles within ANZ designated as Group 1. These roles typically involve leading large businesses, geographies or the strategy, policy and governance of business areas (excludes Group Executive Committee). 22. Executive comprises persons holding roles within ANZ designated as Group 2. 23. Senior Manager comprises persons holding roles within ANZ designated as Group 3. 24. Manager comprises persons holding roles within ANZ designated as Group 4. 25. Non-management comprises persons holding roles within ANZ designated as Group 5 and 6.

Recruitment of under represented groups	2023	2022	2021	2020
Aboriginal and Torres Strait Islander peoples ²⁶	26	139	128	77
People with self-disclosed disability ²⁷	126	126	80	91
Refugees ²⁸	46	55	47	17
Total²⁹	198	320	255	185

26. Change in recruitment system from January 2022, previously had a ethnicity list candidates selected from this is now a standalone non-mandatory questions. Care should be taken when comparing 2022 and 2023 values to prior years. Includes both direct hires and trainees. 27. Results are based on the number of Employees and Contractors with tenure less than 12 months, with self-disclosed disability in MyVoice Survey 2023 Q2. 28. Contractors recruited as part of the Given the Chance program. 29. Total may have duplicates as employees and contractors can identify with more than one under represented group.

Other diversity dimensions(%)³⁰	2023	2022	2021
Employees who identify as having a disability and/or as being neurodivergent ³¹	4.3	-	-

- employees who identify as having a disability	2.6	-	-
- employees who identify as being neurodivergent	2.2	-	-
Employees who identify as LGB+ ³²	3.7	3.4	3.5

30. Results are based on the percentage of respondents who voluntarily self-disclosed in the confidential My Voice Survey 2023 Q4 (i.e. have provided an answer including categories 'Prefer not to say', 'Unsure' and 'Choose not to define'). 31. From 2023, My Voice respondents were asked two separate questions to self-identify as having a disability and/or being neurodivergent. Percentage based on unique number or respondents who self-identified for either of the two categories from the total of non-skipped responses across both categories. There is an overlap between the two categories as some employees have chosen to identify as both having a disability and being neurodivergent, so the sum of the percentages of the two categories is higher than the total across the two groups. 32. LGB+ refers to respondents who identify as asexual, lesbian/gay or bisexual/pansexual (i.e. not heterosexual).

	1. Aboriginal and/or Torres Strait Islander (Australia only) ³⁴	2. Anglo / European ³⁵	3. Asian	4. Māori (New Zealand only) ³⁶	5. Pacific Peoples	6. Middle-Eastern / Latin American / African
Cultural and Ethnic background (%) ³³						
ANZ overall	1.0	29.3	51.9	7.2	4.4	2.1

33. Results are based on the percentage of respondents who voluntarily self-disclosed in the confidential My Voice Survey 2022 Q4. Respondents could select up to 2 options to the question 'What is your ethnic background?' with categories including 'Unsure', 'Other cultural background not listed' and 'Prefer not to say' so the total is less than 100%. 34. Aboriginal and/or Torres Strait Islander refers to the percentage of respondents who identify as Aboriginal and/or Torres Strait Islander within the Australian Geography only. 35. Anglo/European is the combination of respondents who identify as Anglo-Celtic and/or European. 36. Māori refers to the percentage of respondents who identify as Māori within the New Zealand Geography only.

Parental leave ³⁷	Female	Male	Total
Employees who took parental leave during the year	897	841	1,738
Employees returning to work after parental leave during the year	983	860	1,843
Parental leave return to work rate (%)	98.2%	99.5%	99.0%
Employees who returned to work after parental leave and were still employed 12 months after return	903	519	1,422
Parental leave retention rate 12 months after return (%)	93.9%	94.2%	94.0%

37. Parental leave data is only available for Australia, New Zealand and India employees.

	Graduate program				Summer intern program			
			Accessibility ³⁸	First Nations/Māori and Pasifika (%)			Accessibility ³⁸	First Nations (%)
Summer internships and graduate program participants	Male	Female	(%)		Male	Female	(%)	
Australia	48	61	6	0	23	30	2	0
New Zealand	5	6	9	0	-	-	-	-
India	48	40	0	-	-	-	-	-

38. Graduates who indicated they required an adjustment or accommodation in the recruitment process

Employee engagement	2023	2022	2021	2020	2019
Employee engagement (%)	87	84	81	86	77

Gender pay equality (fixed remuneration only) ³⁹	2023 ⁴⁰				2022				2021				2020			
	Average gender pay gap	In favour of	Average pay equity gap	In favour of	Average gender pay gap ⁴²	In favour of	Average pay equity gap ⁴³	In favour of	Average gender pay gap ⁴²	In favour of	Average pay equity gap ⁴³	In favour of	Average gender pay gap ⁴²	In favour of	Average pay equity gap ⁴³	In favour of
Category ³⁹																
Senior Executive ⁴²	3.8%	Men	1.6%	Men	5.1%	Men	1.2%	Men	7.7%	Men	2.5%	Men	8.7%	Men	-0.8%	Women
Executive ⁴³	2.8%	Men	0.7%	Men	2.3%	Men	0.6%	Men	3.5%	Men	2.9%	Men	3.8%	Men	2.5%	Men
Senior Manager ⁴⁴	3.0%	Men	1.6%	Men	3.2%	Men	1.6%	Men	3.8%	Men	2.2%	Men	3.6%	Men	1.7%	Men
Manager ⁴⁵	6.9%	Men	1.6%	Men	7.0%	Men	1.8%	Men	6.7%	Men	1.8%	Men	7.2%	Men	1.6%	Men
Non-management ⁴⁶	2.5%	Men	-1.4%	Women	2.8%	Men	-1.3%	Women	4.0%	Men	-2.0%	Women	5.3%	Men	-2.0%	Women

39. The methodology has been revised to more closely align the ESG reporting year with the prior year performance year. Care should be taken when comparing 2023 values to prior years. 40. Effective date 9 September 2022. 41. Australia-only data. Excludes Executive Committee, casuals, fixed term employees, and trainees/interns. 42. Previously reported as "Average salary - by category". 43. Previously reported as "Like-for-like roles". 44. Senior Executive comprises persons holding roles within ANZ designated as Group 1. These roles typically involve leading large businesses, geographies or the strategy, policy and governance of business areas (excludes Group Executive Committee). 45. Executive comprises persons holding roles within ANZ designated as Group 2. 46. Senior Manager comprises persons holding roles within ANZ designated as Group 3. 47. Manager comprises persons holding roles within ANZ designated as Group 4. 48. Non-management comprises persons holding roles within ANZ designated as Group 5 and 6.

TRAINING

Average hours of training per employee ⁴⁹	2023	2022	2021 ⁵⁰	2020	2019
Senior Manager	30.3	14.6	15.1	12.4	13.0
Manager	29.7	16.7	18.4	16.6	16.8
Non-management	28.7	28.9	36.6	31.5	33.7

49. From 2020 includes training completed through 'The Edge' and 'OWL' - our online learning platforms, Continuous Professional Development, and Australian Branch Network coaching. Values for 2018 - 2019 include training completed through 'The Edge'. 50. We have revised our calculation methodology to provide a more accurate calculation of learning hours per employee. Care should be taken when comparing 2021 values to prior years.

Average hours of training by gender ⁵¹	2023	2022	2021 ⁵²	2020	2019
Female	29.0		29.7	26.3	27.7
Male	29.6		24.8	21.3	23.0

51. From 2020 includes training completed through 'The Edge' and 'OWL' - our online learning platforms, Continuous Professional Development, and Australian Branch Network coaching. Values for 2018 - 2019 include training completed through 'The Edge'. 52. We have revised our methodology to provide a more accurate calculation of learning hours per employee. Care should be taken when comparing 2021 values to prior years.

Investment in learning and development ⁵³	2023	2022	2021	2020	2019
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Investment in learning and development (\$m)	55.6	53.6	49.2	52.0	47.1
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53. The criteria used to measure the investment in learning and development (L&D) each year is as follows:

- 2022 - includes Group L&D cost base directly related to learning (ie. salary and on-costs of employees within GTP cost centre directly related to learning), divisional learning costs of \$17.8 million (ie. salary of employees dedicated to L&D outside of GTP cost centre) and Group spend on training;
- 2021 - includes Group L&D cost base directly related to learning (ie. salary and on-costs of employees within GTP cost centre directly related to learning), divisional learning costs of \$16.4 million (ie. salary of employees dedicated to L&D outside of GTP cost centre) and Group spend on training;
- 2020 - includes Group L&D cost base, divisional learning costs of \$16.5 million and Group spend on training;
- 2019 - includes Group L&D cost base and Group spend on training; and
- 2018 - includes Australian L&D cost base and Group spend on training.

EMPLOYEE CONDUCT

Code of Conduct and Ethics	2023	2022	2021	2020	2019
Alleged breaches of code of conduct ⁵⁴	1,330	1,133	1,435	1,449	-
Investigations resulting in formal outcome ⁵⁵	501	518	573	569	784
- warning	314	322	381	370	516
- termination	100	95	114	93	151
- employee otherwise leaving ANZ	87	101	78	97	117
Whistleblower reports	170	142	157	157	156

54. Commenced reporting in 2020. 55. Resulting in a formal consequence or the employee leaving ANZ.

HEALTH AND SAFETY

Lost time injury frequency rate ⁵⁶	2023	2022	2021	2020	2019
Australia ⁵⁷	0.5	0.5	0.9	0.6	0.5
New Zealand	0.5	0.8	1.2	0.5	1.7
APEA	0.6	0.4	0.3	0.1	0.0
India	0.4	0.2	0.0	0.0	0.0

56. Lost time injury frequency rate (LTIFR), the number of lost time injuries per million hours worked. 57. LTIFR claims: an Australian financial industry benchmarking measure which includes LTIs that result in claims. This measure is not applicable in other countries.

Absenteeism rate (%) ⁵⁸	2023	2022	2021	2020	2019
Australia	2.1	1.7	1.5	1.7	2.0
New Zealand	2.1	2.1	1.7	1.7	2.0
India	2.5	1.5	1.5	1.5	1.9

58. Absenteeism is calculated as actual absenteeism hours lost (excluding carers leave) as a percentage of total hours scheduled to be worked by the workforce.

Employee assistance program utilisation ⁵⁹	2023	2022	2021	2020	2019
Australia (% of Australian employees)	5.8	5.5	6.5	5.9	-
New Zealand (% of New Zealand employees)	9.1	9.5	9.4	8.9	-

59. Commenced reporting in 2020

Global Reporting

GRI 2: GENERAL DISCLOSURES

Disclosure number

1. The organisation and its reporting entities

2-1: Organisational details

The organisation shall report its

2-1-a

2-1-b

2-1-c

2-1-d

2-2: Entities included in the reporting boundary

The organisation shall:

2-2-a

2-2-b

2-2-c

If organisation consists of multiple entities, explain approach used for consolidating the information, including:

2-3: Reporting period, frequency

The organisation shall:

2-3-a

2-3-b

2-3-c

2-3-d

2-4: Restatements of information

The organisation shall:

2-4-a

Report restatements of information made from previous reporting periods and explain:

2-5: External assurance

The organisation shall:

2-5-a

2-5-b

If organisation's report has been externally assured:

2. Activities and workers

2-6: Activities, value chain a

The organisation shall:

2-6-a

2-6-b

Describe its value chain,
including:

2-6-c

2-6-d

2-7: Employees

The organisation shall:

2-7-a

2-7-b

Report total number of, with a
breakdown by gender and by
region:

2-7-c

Describe methodologies and
assumptions used to compile
the data, including whether
the numbers are reported:

2-7-d

2-7-e

2-8: Workers who are not employees

The organisation shall:

2-8-a

Report number of workers who
are not employees and whose
work is controlled by the
organisation and describe:

2-8-b

Describe the methodologies and assumptions used to compile the data, including whether the number of workers who are not employees is reported

2-8-c

3. Governance

2-9: Governance structure and

The organisation shall:

2-9-a

2-9-b

2-9-c

Describe the composition of the highest governance body and its committees by:

2-10: Nomination and selection

The organisation shall:

2-10-a

2-10-b

Describe the criteria used for nominating and selecting highest governance body members, including whether and how the following are taken into consideration:

2-11: Chair of the highest governance body

The organisation shall:

2-11-a

2-11-b

2-12: Role of the highest governance body

The organisation shall:

2-12-a

2-12-b

Describe the role of highest governance body in overseeing the organisation's due diligence and other processes to identify and management the organisation's impacts on the economy, environment and people, including:

2-12-c

2-13: Delegation of responsibility

The organisation shall:

2-13-a

Describe how highest governance body delegated responsibility for managing the organisation's impacts on the economy, environment and people including:

2-13-b

2-14: Role of the highest governance body

The organisation shall:

2-14-a

2-14-b

2-15: Conflicts of interest

The organisation shall:

2-15-a

2-15-b

Report whether conflicts of interest are disclosed to stakeholders, including at a minimum, conflicts of interest relating to:

2-16: Communication of critical information

The organisation shall:

2-16-a

2-16-b

2-17: Collective knowledge and experience

The organisation shall:

2-17-a

2-18: Evaluation of the performance of the organisation

The organisation shall:

2-18-a

2-18-b

2-18-c

2-19: Remuneration policies

The organisation shall:

2-19-a

Describe the remuneration policies for members of the highest governance body and senior executives, including:

2-19-b

2-20: Process to determine r

The organisation shall:

2-20-a

Describe the process for designing its remuneration policies and for determining remuneration, including

2-20-b

2-21: Annual total compensa

The organisation shall:

2-21-a

2-21-b

2-21-c

4. Strategy, policies and pra

2-22: Statement on sustainable business conduct

The organisation shall:

2-22-a

2-23: Policy commitments

The organisation shall:

2-23-a

Describe its policy commitments for responsible business conduct, including:

2-23-b

Describe its specific policy commitment to respect human rights, including:

2-23-c

2-23-d

2-23-e

2-23-f

2-24: Embedding policy commitments

The organisation shall:

2-24-a

Describe how it embeds each of its policy commitments for responsible business conducts through its activities and

business relationships,
including:

2-25: Processes to remediate

The organisation shall:

2-25-a

2-25-b

2-25-c

2-25-d

2-25-e

2-26: Mechanisms for seeking

The organisation shall:

2-26-a

Describe the mechanisms for
individuals to:

2-27: Compliance with laws

The organisation shall:

2-27-a

Report the total number of
significant instances of non-
compliance with laws and
regulations during the
reporting period, and a
breakdown of this total by:

2-27-b

Report the total number and the monetary value of fines for instances of noncompliance with laws and regulations that were paid during the reporting period, and a breakdown of this total by:

2-27-c

2-27-d

2-28: Membership association

The organisation shall:

2-28-a

5. Stakeholder engagement

2-29: Approach to stakeholders

The organisation shall:

2-29-a

Describe its approach to engaging with stakeholders, including:

2-30: Collective bargaining a

The organisation shall:

2-30-a

2-30-b

6. Materiality**3-1: Process to determine m**

The organisation shall:

3-1-a

3-1-b

3-2: List of material topics

The organisation shall:

3-2-a

3-2-b

Environmental sustainability**3-3: List of material topics**

The organisation shall:

GRI 201: Economic Performance

The organisation shall describe:

201-1

201-2

201-3

201-4

GRI 304: Biodiversity 2016

The organisation shall describe:

304-1

304-2

304-3

304-4

Financial wellbeing

3-3: List of material topics

The organisation shall:

Housing

3-3: List of material topics

The organisation shall:

Information security
3-3: List of material topics
The organisation shall:

GRI 418: Customer Privacy 2
The organisation shall describe:
418-1

Customer experience
3-3: List of material topics
The organisation shall:

GRI 417: Marketing and Lab

The organisation shall describe:

417-1

417-2

417-3

Ethics, conduct and culture

3-3: List of material topics

The organisation shall:

GRI 205: Anti-corruption 2019

The organisation shall describe:

205-1

205-2

205-3

GRI 206: Anti-competitive Behaviour 2019

The organisation shall describe:

206-1

GRI 207: Tax 2019

The organisation shall describe:

207-1

207-2

207-3

207-4

GRI 406: Non-discrimination 2019

The organisation shall describe:

406-1

GRI 415: Public Policy 2016

The organisation shall describe:

415-1

7. Topics in the applicable GRI

Title of GRI Sector Standard

GRI 202: Market Presence 2016

GRI 203: Indirect Economic Imp

GRI 204: Procurement Practices

GRI 301: Materials 2016

GRI 302: Energy 2016

GRI 303: Water and Effluents 2

GRI 305: Emissions 2016

GRI 306: Waste 2020

GRI 308: Supplier Environmenta

GRI 401: Employment 2016

GRI 402: Labor/Management Re

GRI 403: Occupational Health a

GRI 404: Training and Educatio

GRI 405: Diversity and Equal O

GRI 407: Freedom of Associatio

GRI 408: Child Labor 2016

GRI 409: Forced or Compulsory

GRI 410: Security Practices 201

GRI 411: Rights of Indigenous F

GRI 413: Local Communities 20

GRI 414: Supplier Social Assess

GRI 416: Customer Health and

D FRAMEWORKS PACK

Initiative

URES 2021

Disclosure title

Reporting practices

:

Legal name

Nature of ownership and legal form

Location of its headquarters

Countries of operation

organisation's sustainability reporting

List all entities included in sustainability reporting

If has audited consolidated financial statements or financial information on public record, specify the differences between list of entities included in financial reporting and included in the sustainability reporting

(i) whether approach involves adjustments to information for minority interets

(ii) how approach takes into account M&A and disposal of entities or parts of entities

(iii) whether the approach differs across disclosures in this Standard and across material topics

ency and contact point

Specify the reporting period for, and frequency of, sustainability reporting

Specify financial reporting period and explain reason if it doesn't align with sustainabiity reporting period

Publication date of the report

Specify contact point for questions about the report

ation

(i) the reasons for the restatements

(ii) the effect of the restatements

Describe policy and practice for seeking external assurance, include whether and how the highest governance body and senior executives are involved

(i) provide a link or reference to the external assurance report(s) or assurance statement(s)

(ii) describe what has been assured and on what basis, including assurance standards used, level of assurance obtained and any limitations on the assurance process

(iii) describe relationship between the organisation and the assurance provider

nd other business relationships

Report sector(s) in which the organisation is active

(i) activities, products, services and markets served

(ii) supply chain

(iii) entities downstream from the organisation and their markets

Report other relevant business relationships

Describe significant changes in 2-6-a, 2-6-b and 2-6-c compared to previous reporting period

Total number of employees, and a breakdown of the total by gender and by region

(i) permanent employees

(ii) temporary employees

(iii) non-guaranteed hours employees

(iv) full-time employees

(v) part-time employees

(i) in head count, full-time equivalent (FTE), or using another methodology

(ii) at the end of the reporting period, as an average across the reporting period, or using another methodology

Report contextual information necessary to understand the data reporting under 2-7-a and 2-7-b

Describe significant fluctuations in the number of employees during the reporting period and between reporting periods

mployees

(i) most common types of worker and their contractual relationship with the organisation

(ii) the type of work they perform

(i) in head count, full-time equivalent (FTE), or using another methodology

(ii) at the end of the reporting period, as an average across the reporting period, or using another methodology

Describe significant fluctuations in the number of workers who are not employees during the reporting period and between reporting periods

nd composition

Describe governance structure, including committees of the highest governance body

List the committees of the highest governance body that are responsible for decision-making on and overseeing the management of the organisation's impacts on the economy, environment and people

(i) executive and non-executive members

(ii) independence

(iii) tenure of members on the governance body

(iv) number of other significant positions and commitments held by each member, and the nature of the commitments

(v) gender

(vi) under-represented social groups

(vii) competencies relevant to the impacts of the organisation

(viii) stakeholder representation

on of the highest governance body

Describe the nomination and selection processes for the highest governance body and its committees

(i) views of stakeholders (including shareholders)

(ii) diversity

(iii) independence

(iv) competencies relevant to the impacts of the organisation

overnance body

Report whether the chair of the highest governance body is also a senior executive in the organisation

If the chair is also a senior executive, explain their function within the organisation's management, the reasons for this arrangement and how conflicts of interest are prevented and mitigated

Governance body in overseeing the management of impacts

Describe the role of the highest governance body and of senior executives in developing, approving, and updating the organisation's purpose, value or mission statements, strategies, policies and goals related to sustainable development

(i) whether and how the highest governance body engages with stakeholders to support these processes

(ii) how the highest governance body considers the outcomes of these processes

Describe the role of the highest governance body in reviewing the effectiveness of the organisation's processes as described in 2-12-b, and report the frequency of this review

Ability for managing impacts

(i) whether it has appointed any senior executives with responsibility for the management of impacts

(ii) whether it has delegated responsibility for the management of impacts to other employees

Describe the process and frequency for senior executives or other employees to report back to the highest governance body on the management of the organisation's impacts on the economy, environment and people

Governance body in sustainability reporting

Report whether the highest governance body is responsible for reviewing and approving the reported information, including the organization's material topics, and if so, describe the process for reviewing and approving the information

If the highest governance body is not responsible for reviewing and approving the reported information, including the organization's material topics, explain the reason for this

Describe the processes for the highest governance body to ensure that conflicts of interest are prevented and mitigated

(i) cross-board membership

(ii) cross-shareholding with suppliers and other stakeholders

(iii) existence of controlling shareholders

(iv) related parties, their relationships, transactions and outstanding balances

ical concerns

Describe whether and how critical concerns are communicated to the highest governance body

Report the total number and the nature of critical concerns that were communicated to the highest governance body during the reporting period

of the highest governance body

Report measures taken to advance the collective knowledge, skills, and experience of the highest governance body on sustainable development

ormance of the highest governance body

Describe the processes for evaluating the performance of the highest governance body in overseeing the management of the organization's impacts on the economy, environment, and people

Report whether the evaluations are independent or not, and the frequency of the evaluations

Describe actions taken in response to the evaluations, including changes to the composition of the highest governance body and organizational practices

- (i) fixed pay and variable pay
- (ii) sign-on bonuses or recruitment incentive payments
- (iii) termination payments
- (iv) clawbacks
- (v) retirement benefits

Describe how the remuneration policies for members of the highest governance body and senior executives relate to their objectives and performance in relation to the management of the organization's impacts on the economy, environment, and people

Remuneration

- (i) whether independent highest governance body members or an independent remuneration committee oversees the process for determining remuneration
- (ii) how the views of stakeholders (including shareholders) regarding remuneration are sought and taken into consideration
- (iii) whether remuneration consultants are involved in determining remuneration and, if so, whether they are independent of the organization, its highest governance body and senior executives

Report the results of votes of stakeholders (including shareholders) on remuneration policies and proposals, if applicable

Ratio

Report the ratio of the annual total compensation for the organization's highest-paid individual to the median annual total compensation for all employees (excluding the highest-paid individual)

Report the ratio of the percentage increase in annual total compensation for the organization's highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual)

Report contextual information necessary to understand the data and how the data has been compiled

Practices

ble development strategy

Report a statement from the highest governance body or most senior executive of the organization about the relevance of sustainable development to the organization and its strategy for contributing to sustainable development

(i) the authoritative intergovernmental instruments that the commitments reference

(ii) whether the commitments stipulate conducting due diligence

(iii) whether the commitments stipulate applying the precautionary principle

(iv) whether the commitments stipulate respecting human rights

(i) the internationally recognized human rights that the commitment covers

(ii) the categories of stakeholders, including at-risk or vulnerable groups, that the organisation gives particular attention to in the commitment

Provide links to the policy commitments if publicly available, or, if the policy commitments are not publicly available, explain the reason for this

Report the level at which each of the policy commitments was approved within the organisation, including whether this is the most senior level

Report the extent to which the policy commitments apply to the organisation's activities and to its business relationships

Describe how the policy commitments are communicated to workers, business partners, and other relevant parties

mitments

(i) how it allocates responsibility to implement the commitments across different levels within the organisation

(ii) how it integrates the commitments into organisational strategies, operational policies, and operational procedures

(iii) how it implements its commitments with and through its business relationships

(iv) training it provides on implementing the commitments

e negative impacts

Describe its commitments to provide for or cooperate in the remediation of negative impacts it identifies it has caused or contributed to

Describe its approach to identify and address grievances, including the grievance mechanisms it has established or participates in

Describe other processes by which it provides for or cooperates in the remediation of negative impacts that it identifies it has caused or contributed to

Describe how the stakeholders who are the intended users of the grievance mechanisms are involved in the design, review, operation, and improvement of these mechanisms

Describe how the organization tracks the effectiveness of the grievance mechanisms and other remediation processes, and report examples of their effectiveness, including stakeholder feedback

g advice and raising concerns

(i) Seek advice on implementing the organisation's policies and practices for responsible business conduct

(ii) Raise concerns about the organisation's business conduct

and regulations

(i) instances for which fines were incurred

(ii) instances for which non-monetary sanctions were incurred

(i) fines for instances of non-compliance with laws and regulations that occurred in the current reporting period

(ii) fines for instances of non-compliance with laws and regulations that occurred in previous reporting periods

Describe the significant instances of non-compliance

Describe how it has determined significant instances of non-compliance

ns

Report industry associations, other membership associations, and national or international advocacy organizations in which it participates in a significant role

er engagement

(i) the categories of stakeholders it engages with, and how they are identified

(ii) the purpose of the stakeholder engagement

(iii) how the organization seeks to ensure meaningful engagement with stakeholders

Agreements

Report the percentage of total employees covered by collective bargaining agreements

For employees not covered by collective bargaining agreements, report whether the organization determines their working conditions and terms of employment based on collective bargaining agreements that cover its other employees or based on collective bargaining agreements from other organizations

Material topics

Describe the process it has followed to determine its material topics, including:

- i. how it has identified actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights, across its activities and business relationships
- ii. how it has prioritized the impacts for reporting based on their significance

Specify the stakeholders and experts whose views have informed the process of determining its material topics.

List its material topics.

Report changes to the list of material topics compared to the previous reporting period.

-
- a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights;
 - b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships;
 - c. describe its policies or commitments regarding the material topic; describe actions taken to manage the topic and related impacts, including:
 - i. actions to prevent or mitigate potential negative impacts;
 - ii. actions to address actual negative impacts, including actions to provide for or cooperate in their remediation;
 - iii. actions to manage actual and potential positive impacts;
 - d. report the following information about tracking the effectiveness of the actions taken:
 - i. processes used to track the effectiveness of the actions;
 - ii. goals, targets, and indicators used to evaluate progress;
 - iii. the effectiveness of the actions, including progress toward the goals and targets;
 - iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures;
 - e. describe how engagement with stakeholders has informed the actions taken and how it has informed whether the actions have been effective.

Since 2016

Direct economic value generated and distributed

Financial implications and other risks and opportunities due to climate change

Defined benefit plan obligations and other retirement plans

Financial assistance received from government

Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas

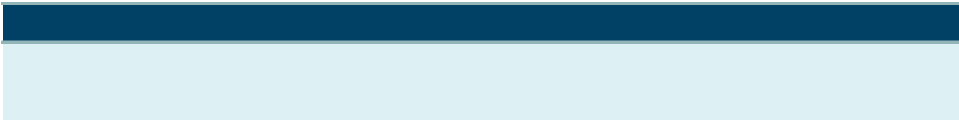
Significant impacts of activities, products and services on biodiversity

Habitats protected or restored

IUCN Red List species and national conservation list species with habitats in areas affected by operations

-
-
- a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights;
 - b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships;
 - c. describe its policies or commitments regarding the material topic; describe actions taken to manage the topic and related impacts, including:
 - i. actions to prevent or mitigate potential negative impacts;
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 - iii. actions to manage actual and potential positive impacts;
 - d. report the following information about tracking the effectiveness of the actions taken:
 - i. processes used to track the effectiveness of the actions;
 - ii. goals, targets, and indicators used to evaluate progress;
 - iii. the effectiveness of the actions, including progress toward the goals and targets;
 - iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures;
 - e. describe how engagement with stakeholders has informed the actions taken and how it has informed whether the actions have been effective
-
-

-
- a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights;
 - b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships;
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 - i. actions to prevent or mitigate potential negative impacts;
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 - i. processes used to track the effectiveness of the actions;
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 - iii. the effectiveness of the actions, including progress toward the goals and targets;
 - iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures;
 - e. describe how engagement with stakeholders has informed the actions taken and how it has informed whether the actions have been effective.



-
- a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights;
 - b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships;
 - c. describe its policies or commitments regarding the material topic; describe actions taken to manage the topic and related impacts, including:
 - i. actions to prevent or mitigate potential negative impacts;
 - ii. actions to address actual negative impacts, including actions to provide for or cooperate in their remediation;
 - iii. actions to manage actual and potential positive impacts;
 - d. report the following information about tracking the effectiveness of the actions taken:
 - i. processes used to track the effectiveness of the actions;
 - ii. goals, targets, and indicators used to evaluate progress;
 - iii. the effectiveness of the actions, including progress toward the goals and targets;
 - iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures;
 - e. describe how engagement with stakeholders has informed the actions taken and how it has informed whether the actions have been effective.

2016

Substantiated complaints concerning breaches of customer privacy and losses of customer data

-
- a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights;
 - b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships;
 - c. describe its policies or commitments regarding the material topic; describe actions taken to manage the topic and related impacts, including:
 - i. actions to prevent or mitigate potential negative impacts;
 - ii. actions to address actual negative impacts, including actions to provide for or cooperate in their remediation;
 - iii. actions to manage actual and potential positive impacts;
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 - i. processes used to track the effectiveness of the actions;
 - ii. goals, targets, and indicators used to evaluate progress;
 - iii. the effectiveness of the actions, including progress toward the goals and targets;
 - iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures;
 - e. describe how engagement with stakeholders has informed the actions taken and how it has informed whether the actions have been effective.

eling 2016

Requirements for product and service information and labeling

Incidents of non-compliance concerning product and service information and labeling

Incidents of non-compliance concerning marketing communications

- a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights;
- b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships;
- c. describe its policies or commitments regarding the material topic; describe actions taken to manage the topic and related impacts, including:
 - i. actions to prevent or mitigate potential negative impacts;
 - ii. actions to address actual negative impacts, including actions to provide for or cooperate in their remediation;
 - iii. actions to manage actual and potential positive impacts;
- d. report the following information about tracking the effectiveness of the actions taken:
 - i. processes used to track the effectiveness of the actions;
 - ii. goals, targets, and indicators used to evaluate progress;
 - iii. the effectiveness of the actions, including progress toward the goals and targets;
 - iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures;
- e. describe how engagement with stakeholders has informed the actions taken and how it has informed whether the actions have been effective.

16

Operations assessed for risks related to corruption
 Communication and training about anti-corruption policies and procedures

Confirmed incidents of corruption and actions taken

Behavior 2016

Legal actions for anti-competitive behavior, anti-trust, and monopoly practices

Approach to tax

Tax governance, control, and risk management
 Stakeholder engagement and management of concerns related to tax

Country-by-country reporting

2016

Incidents of discrimination and corrective actions taken

Contributions to political parties or related institutions

RI Sector Standards determined as not material

;

acts 2016

s 2016

018

al Assessment 2016

relations 2016

nd Safety 2018

n 2016

ppportunity 2016

n and Collective Bargaining 2016

Labor 2016

.6

Peoples 2016

16

ment 2016

Safety 2016



ANZ response

ANZ Group Holdings Limited (ANZ)

ANZ Group Holdings Limited (ANZ) is a publicly listed company, and was incorporated on 14 July 1977 in Australia.

ANZ Group Holdings Limited is the listed parent company of the ANZ Group. ANZ's banking and certain non-banking businesses are separated into two groups, the ANZ Bank Group and ANZ Non-Bank Group; and ANZ ServiceCo is established as an internal service company.

833 Collins St, Docklands, Victoria, Australia

2023 Annual Report, Our international presence and earning composition by geography (p.11)

2023 Annual Report, About our business (p.11)

ANZ Group Holdings Limited (the Company) and the entities it controlled at the year end and from time to time during the financial year (together, the Group).

2023 Annual Report, About our business (p.11)

2023 ESG Supplement, About our business (p.7)

2023 Climate-related Financial Disclosures, About this report (p.4)

2023 Annual Report, Notes to the consolidated financial statements (p. 93-207),
Controlled entities (p.184-185)
2023 Annual Report, Notes to the consolidated financial statements (p. 93-207),
Investments in associates (p.186-187)

Reporting period: 2023 ESG Supplement, Our 2023 reporting suite (p.4)

Frequency of reporting/reporting cycle: Annual reporting cycle including a half year performance update against ESG targets in Half Year Investor Pack

Financial and sustainability reporting year commences on 1 October 2022 and ending 30 September 2023. Environmental footprint reporting year is 1 July to 30 June, in line with the Australian regulatory reporting year.

Monday, 13 November 2023

2023 ESG Supplement, Our 2023 reporting suite (p.4)

"Please address any questions, comments or suggestions in relation to this report to

"In specific locations throughout the Annual Report as relevant"

2023 ESG Supplement, Independent Limited Assurance Report (p.70)
2023 Climate-related Financial Disclosures, Independent Limited Assurance Report (p.88-89)

2023 ESG Supplement, About our business (p.7)

2023 Annual Report, About our business (p.11)

Activities, brands, products and services:

2023 ESG Supplement, About our business (p.7)

Markets served:

2023 Annual Report, Our international presence and earning composition by geography

2023 ESG Supplement, Managing ESG risks and opportunities in our supply chain (p.52-53)

2023 ESG Supplement, Our approach to human rights (p.54-54)

2023 Annual Report, Our international presence and earning composition by geography (p.11)

2023 ESG Supplement, About our business (p.7)

2023 ESG Supplement, Community investment (p.32-34)

2023 ESG Supplement, About our business (p.7)

2023 Annual Report, Directors' Report, Significant changes in state of affairs (p.84)

2023 ESG Supplement, Employee wellbeing, engagement and inclusion (p.61-68)

2023 ESG Data and Frameworks pack, Employees tab

Additional information:

The majority of our workers are recognised employees of ANZ, rather than contractors.

2023 ESG Data and Frameworks pack, Employees tab (see employee headcount)

At the end of the reporting period.

2023 ESG Supplement, Attracting and retaining employees (p.63)

2023 ESG Supplement, Attracting and retaining employees (p.63)

2023 ESG Data and Frameworks pack, Employees tab

2023 ESG Supplement, Employee wellbeing, engagement and inclusion (p.61-68)

2023 ESG Data and Frameworks pack, employees tab

Additional information:

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2023 ESG Data and Frameworks pack, employees tab

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The majority of our workers are recognised employees of ANZ, rather than contractors.
At the end of the reporting period.

2023 ESG Supplement, Attracting and retaining employees (p.63)

2023 ESG Data and Frameworks pack, Employees tab

2023 Corporate Governance Statement

2023 Annual Report, Governance (p.17-23)

2023 ESG Supplement, ESG governance and risk management (p.8-9)

2023 Climate-related Financial Disclosures, Governance (p.8-11)

2023 Annual Report, Governance (p.17-23)

2023 Corporate Governance Statement (p.4, 6 and 16 and skills navigator)

2023 Corporate Governance Statement (p.7)

Chair of the ANZ Board is an independent non executive director.
2023 Annual Report, Directors report (p.84-86)
2023 Corporate Governance Statement (p.5)

2023 Corporate Governance Statement
2023 Annual Report, Governance (p.17-23)
2023 ESG Supplement, ESG governance and risk management (p.8-9)
2023 Climate-related Financial Disclosures, Governance (p.8-11)

2023 Annual Report, Risk management (p.24-31)
2023 ESG Supplement, ESG governance and risk management (p.8-9)
2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, Stakeholder engagement (p.13-14)

2023 Corporate Governance Statement
2023 Annual Report, Governance (p.17-23)
2023 Annual Report, Risk management (p.24-31)
2023 ESG Supplement, ESG governance and risk management (p.8-9)
2023 ESG Supplement, What matters most (p.10-12)

2023 ESG Supplement, ESG governance and risk management (p.8-9)
2023 Climate-related Financial Disclosures, Governance (p.8-11)

2023 Annual Report, Governance (p.17-23)
2023 Corporate Governance Statement (p.7 and 13)
2023 ESG Supplement, ESG governance and risk management (p.8-9)

2023 Annual Report, Director's report (p.84-86)
2023 Corporate Governance Statement (Board committees)
2023 ESG Supplement, ESG governance and risk management (p.8-9)

The Ethics, Environment, Social & Governance Committee (an ANZ Board subcommittee) has final approval of the ESG reporting suite.

2023 ESG Supplement, ESG governance and risk management (p.8-9) and What matters most (p.10-12)

2023 Corporate Governance Statement (p.7-9)

2023 Annual Report, Governance (p.17-23)
2023 Annual Report, Risk management (p.24-31)
2023 ESG Supplement, ESG governance and risk management (p.8-9)
2023 Corporate Governance Statement, Commitment to shareholders (p.20)

2023 Annual Report, Directors qualifications, experience and special responsibilities (p.18-23)
2023 Corporate Governance Statement, Board skills and experience (p.8)
2023 Corporate Governance Statement, Continuing education for Directors (p.11)
2023 ESG Supplement, ESG governance and risk management (p.8-9)

2023 Corporate Governance Statement, Performance evaluations (p.10)

2023 Annual Report, Remuneration Report (p.46-83)
2023 ESG Supplement, ESG governance and risk management (p.8-9)
2023 Climate-related Financial Disclosures, Governance (p.8-11)

2023 Annual Report, Remuneration Report (p.46-83)

2023 Annual Report, Remuneration Report, External advisors provided information but not recommendations (p.74)

An annual vote on our Remuneration Report is part of the Annual General Meeting of shareholders, the results of which are published on our website. In FY22, the motion was carried as an ordinary resolution on a poll. The total number of votes exercisable by all validly appointed proxies was:

- Votes where the proxy was directed to vote 'for' the motion 1,414,614,328
 - Votes where the proxy was directed to vote 'against' the motion 106,694,979
-

2023 Annual Report, Chairman's message (p.4-5)
2023 ESG Supplement, About our business (p.7)

2023 ESG Supplement, Code of Conduct (p.46)
2022 Human Rights Statement

2023 ESG Supplement, Code of Conduct (p.46)
2023 ESG Supplement, Social and environmental risk management (p.49-50)
2023 Climate-related Financial Disclosures, Risk management, Due diligence (p.37)
ANZ applies the precautionary principle in our approach to sustainability risks. Our Social and Environmental Risk Policy and Climate Change Commitment are consistent with the precautionary principle.

2022 Human Rights Statement
2023 ESG Supplement, Code of Conduct (p.46)
2023 ESG Supplement, Our approach to human rights (p.54-55)
2022 Human Rights Statement
2022 Modern Slavery Statement
2023 ESG Supplement, Our approach to human rights (p.54-55)

<https://www.anz.com.au/content/dam/anzcomau/documents/pdf/aboutus/ANZ-human-r>

2022 Human Rights Statement
2022 Modern Slavery Statement
2023 ESG Supplement, Our approach to human rights (p.54-55)

2022 Human Rights Statement
2022 Modern Slavery Statement
2023 ESG Supplement, Managing ESG risks and opportunities in our supply chain (p.52-53)
2023 ESG Supplement, Our approach to human rights (p.54-55)
2023 ESG Supplement, Encouraging whistleblowers to speak up (p.46-47)

2022 Modern Slavery Statement

2022 Human Rights Statement

2023 ESG Supplement, Our approach to human rights, ANZ Human Rights Grievance Mechanism (p.55)

Human Rights Grievance Mechanism Framework

Our Human Rights Grievance Mechanism (Mechanism) provides a process for people whose human rights have allegedly been impacted by an ANZ Institutional or Corporate business lending customer, to be raised with ANZ. This is available to people and communities who believe their human rights have been impacted by ANZ's Institutional or Corporate lending customers.

For a grievance to be accepted into the Mechanism, the customer must consent to both ANZ disclosing the existence of a current or former lending relationship to the Affected People and to participating in the Mechanism.

The Mechanism is designed to promote responsible business conduct, under a framework through which:

- efforts can be made to resolve grievances; and

ANZ Code of Conduct

2023 ESG Supplement, Our approach to human rights, ANZ Human Rights Grievance Mechanism (p.55)

2023 ESG Supplement, Improving conduct and culture, Encouraging whistleblowers to speak up (p.46-47)

2023 Annual Report, Directors' Report (p.84-86)

2023 Annual Report, Commitments, Contingent Liabilities and Contingent Assets (p.202-204)

2023 ESG Supplement, Contribution to Public Policy (p.60)

Australian Banking Association

Business Council of Australia

New Zealand Banking Association

Business New Zealand

Equator Principles Association

Transparency International

UN Environment Program Finance Initiative

Carbon Markets Institute

New Zealand Financial Markets Association

Responsible Investment Association Australasia

Australian Finance Industry Association

Australian Financial Markets Association

Toitū Tahua: Centre for Sustainable Finance (NZ)

Clean Energy Council

Green Building Council of Australia

Australian Hydrogen Council

Note: This list is not exhaustive.

List of stakeholder groups:

2023 ESG Supplement, Stakeholder engagement (p.13-14)

Identifying and selecting stakeholders:

2023 ESG Supplement, Stakeholder engagement (p.13-14)

We have a formal engagement policy that applies to all ANZ employees and our engagement processes are designed to ensure that all our stakeholders have direct

2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, Stakeholder engagement (p.13-14)

In Australia, approximately 91.1% of employees¹ are covered by a collective bargaining agreement.

In New Zealand, approximately 37% of employees are covered by a collective agreement.

In Fiji and Pacific Operations, approximately 91% of employees are covered by a collective agreement.

~~In Papua New Guinea, approximately 45.6% of employees are covered by a collective~~

Australian employees not covered by the ANZ Enterprise Agreement are our most senior employees (Groups 1 to 3) and are well remunerated. Many of the terms and conditions of employment contained in the ANZ Enterprise Agreement, such as leave entitlements, are mirrored in policy and apply to this group of employees.

2023 ESG Supplement, What matters most (p.10-12)

2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, Stakeholder engagement (p.13-14)

2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, What matters most (p.10-12)

2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, Environmental sustainability (p.21-22)
2023 Climate-related Financial Disclosures
2023 ESG Data and Frameworks Pack, Financing sustainability tab
2023 ESG Data and Frameworks Pack, Operational footprint tab

Payments to government: 2023 Voluntary Tax Transparency report
Community investments: 2023 ESG Supplement, Community investment (p.32-34), 2023 ESG Data and Frameworks Pack, community investment tab
Revenues and operation costs: 2023 Annual Report, Financial Report - Income statement (p.88)
Employee wages and benefits: 2023 Annual Report, Notes to the consolidated financial statements - 93-207), Operating expenses (p.101-102)
Payments to providers of capital: 2023 Annual Report, Notes to the consolidated financial statements - 207-213)
2023 Annual Report, Our approach to climate change (p.12-13)
2023 ESG Supplement, Social and environmental risk management (p.49-50)
2023 Climate-related Financial Disclosures
2023 ESG Supplement Data Pack, Financing sustainability and environmental footprint tab

We provide detailed disclosures about our superannuation and post-employment benefit obligations in the 2023 Annual Report, Notes to the consolidated financial statements - (93-207), Superannuation and post-employment benefit obligations (p.192-193)
No significant financial assistance has been received from government.

2023 Climate-related Financial Disclosures, Biodiversity (p.25-29)

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- 2023 ESG Supplement, What matters most (p.10-12)
- 2023 ESG Supplement, Our ESG targets (p.15-20)
- 2023 ESG Supplement, Financial wellbeing (p.26-34)
- 2023 ESG Supplement, ANZ Plus (p.35)
- 2023 ESG Supplement, Banking in the Pacific (p.36)
- 2023 ESG Data and Frameworks Pack, Community investment tab

2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, Our ESG targets (p.15-20)
2023 ESG Supplement, Housing (p.23-25)
2023 ESG Data and Frameworks Pack, Financing sustainability tab



2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, Information security (p.42-45)
2023 ESG Data and Frameworks Pack, Customer experience tab

2023 ESG Supplement, Data protection and privacy (p.45)
2023 ESG Supplement Data Pack - Customer experience tab

2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, Customer experience (p.35-41)
2023 ESG Supplement, Our approach to accessibility and inclusion (p.58-59)
2023 ESG Data and Frameworks Pack, Customer experience tab

2023 ESG Supplement, Our approach to accessibility and inclusion (p58-59)
2023 ESG Supplement, ANZ Plus (p.35)

2023 ESG Supplement, What matters most (p.10-12)
2023 ESG Supplement, Ethics, conduct and culture (p.46-60)
2023 ESG Data and Frameworks Pack, Employees tab

2023 ESG Supplement, Anti-bribery and anti-corruption (p. 47)
2023 ESG Supplement, Anti-bribery and anti-corruption (p. 47)

2023 Voluntary Tax Transparency Report
Tax Governance Policy Summary
Tax Transfer Pricing Governance Policy Summary
2023 Voluntary Tax Transparency Report

2023 ESG Supplement, Contribution to public policy (p.60)
2023 Annual Report, Director's Report (p. 84-86)

Explanation

Although this topic was not determined to be material through our annual stakeholder engagement process, ANZ still discloses information on this topic. Refer to pages 61-68 of the 2023 ESG Supplement and the Supply chain tab of the 2023 ESG Data and Considered not material due to the nature of ANZ's business and operations.

Although this topic was not determined to be material through our annual stakeholder engagement process, ANZ still discloses information on this topic. Refer to pages 52-53 of the 2023 ESG Supplement and the Supply chain tab of the 2023 ESG Data and Considered not material due to the nature of ANZ's business and operations.

Although this topic was not determined to be material through our annual stakeholder engagement process, ANZ still discloses information on this topic. Refer to pages 31-32 and 86 of the 2023 Climate-related Financial Disclosures and the Operational footprint

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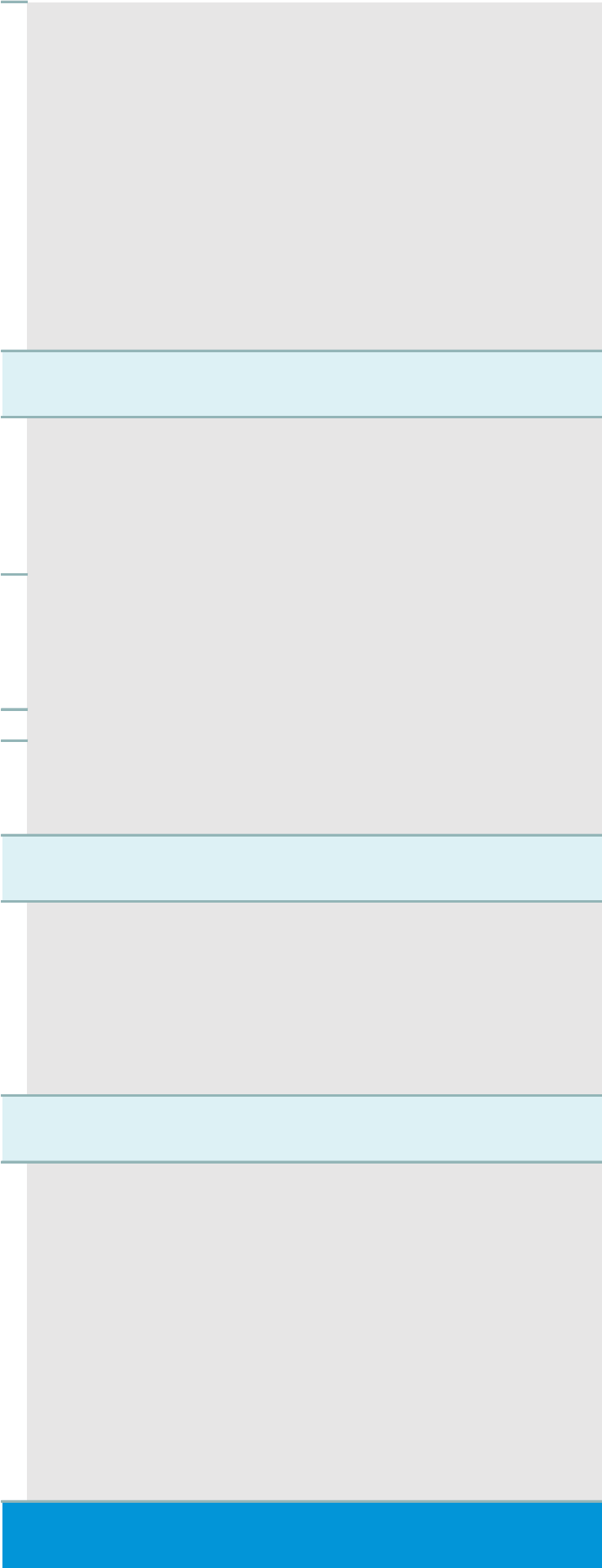
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Although this topic was not determined to be material through our annual stakeholder engagement process, ANZ still discloses information on this topic. Refer to pages 35-41 of the 2023 ESG Supplement and the Customer experience tab of the 2023 ESG Data

Omissions

Requirement(s) omitted

A non-white cell indicates that reasons for omission are not available



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2-9-c-viii

2-9-c-viii

2-11-a

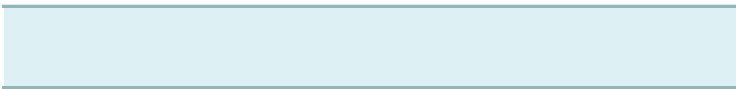
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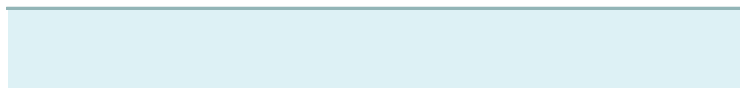


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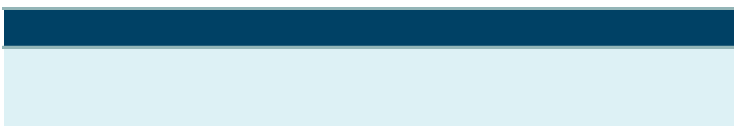
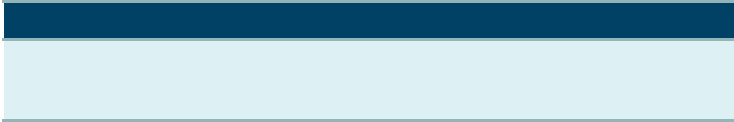
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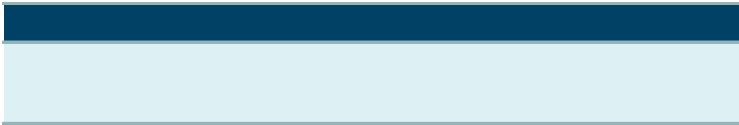
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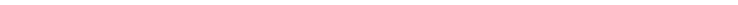
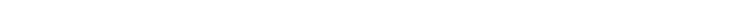
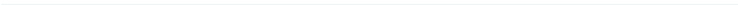
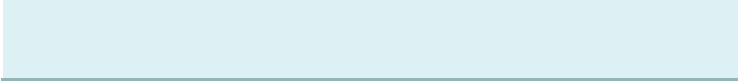
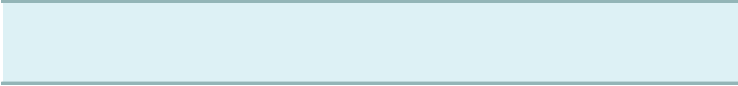
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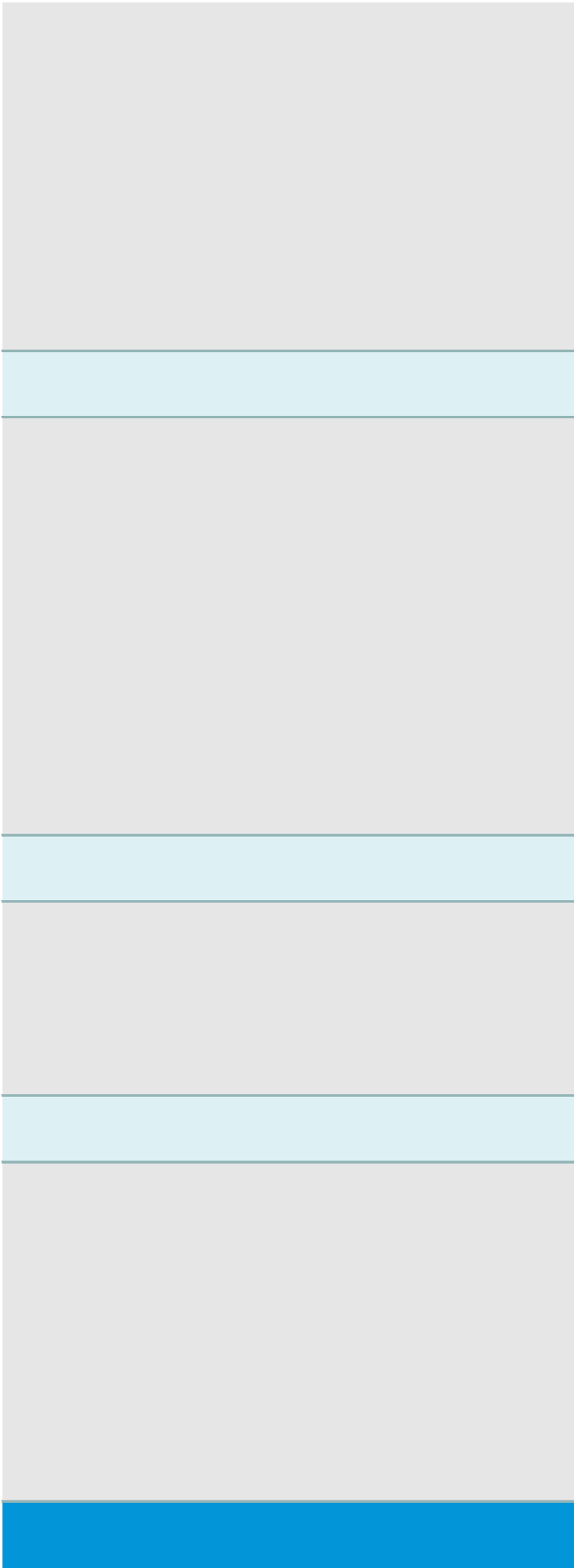
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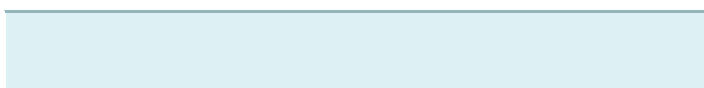


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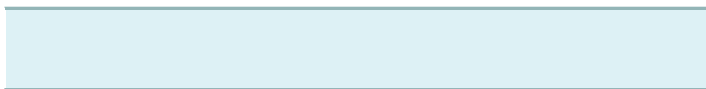
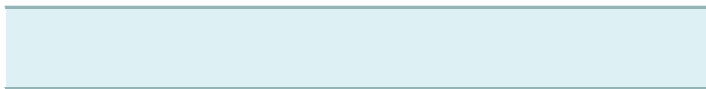


Not applicable, see response to 2-11-a



Not applicable, see response to 2-14-a

The number of critical concerns communicated is subject to confidentiality constraints.



ANZ does not publicly report ratios based on individual compensation or make pay decisions based on these ratios. We consider this data confidential.

We provide detailed disclosures on remuneration in the 2023 Annual Report, Remuneration Report (p.46-83).



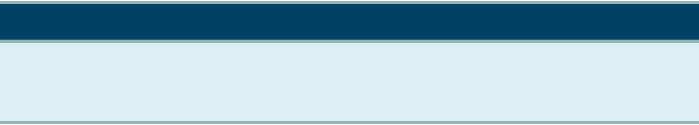
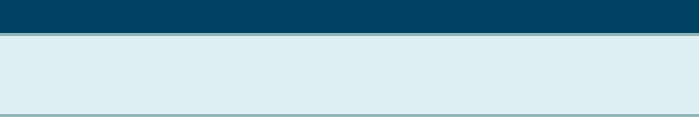


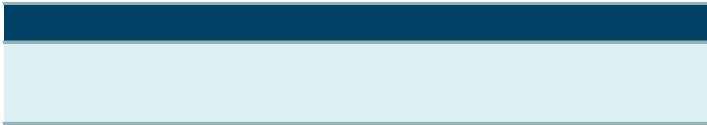
...ion are not permitted for the disclosure or that

No material impact. As appropriate, we may consider enhancing our disclosure for this topic in coming years

No material impact. As appropriate, we may consider enhancing our disclosure for this topic in coming years

No material impact. As appropriate, we may consider enhancing our disclosure for this topic in coming years





Not applicable - no incidents recorded

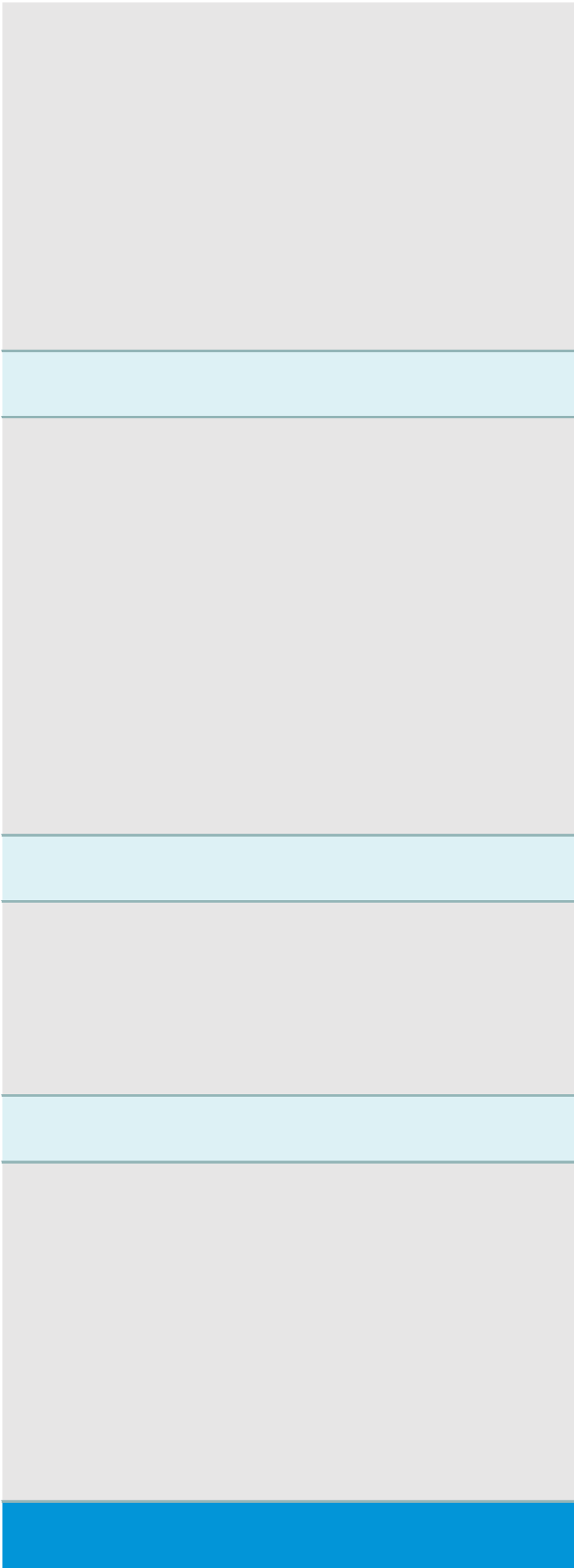
Not applicable - no incidents recorded

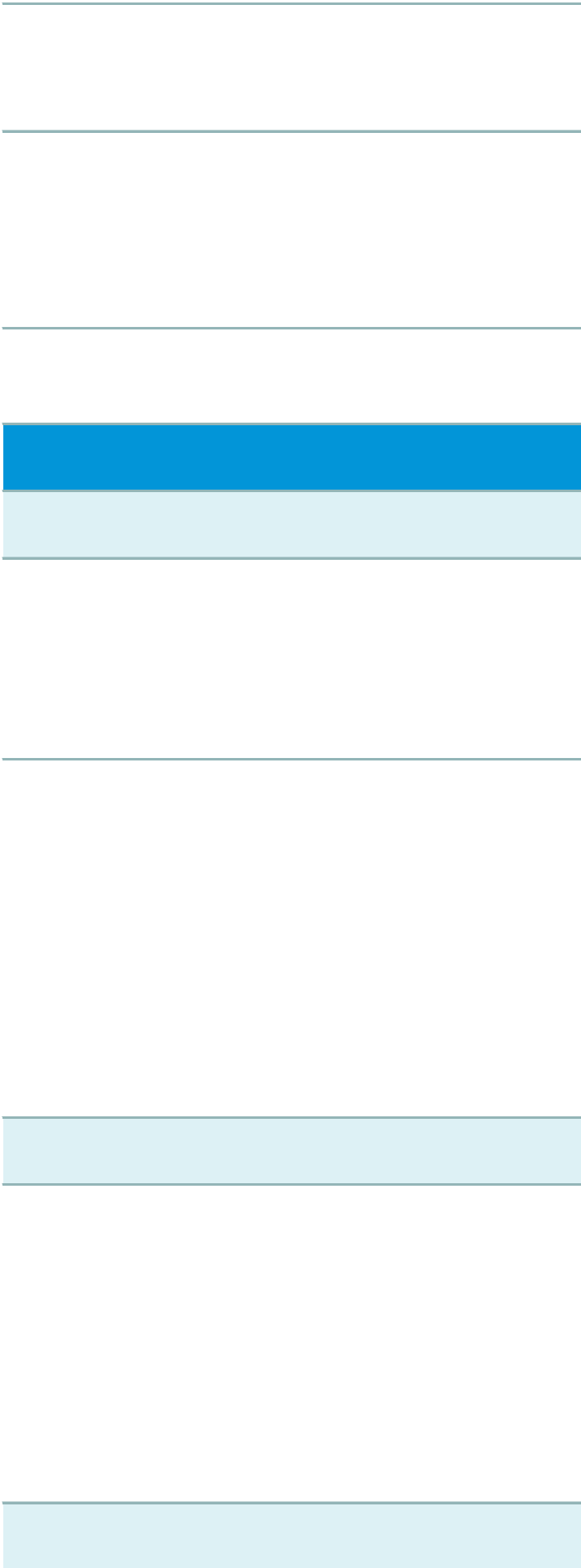
Not applicable - no incidents recorded

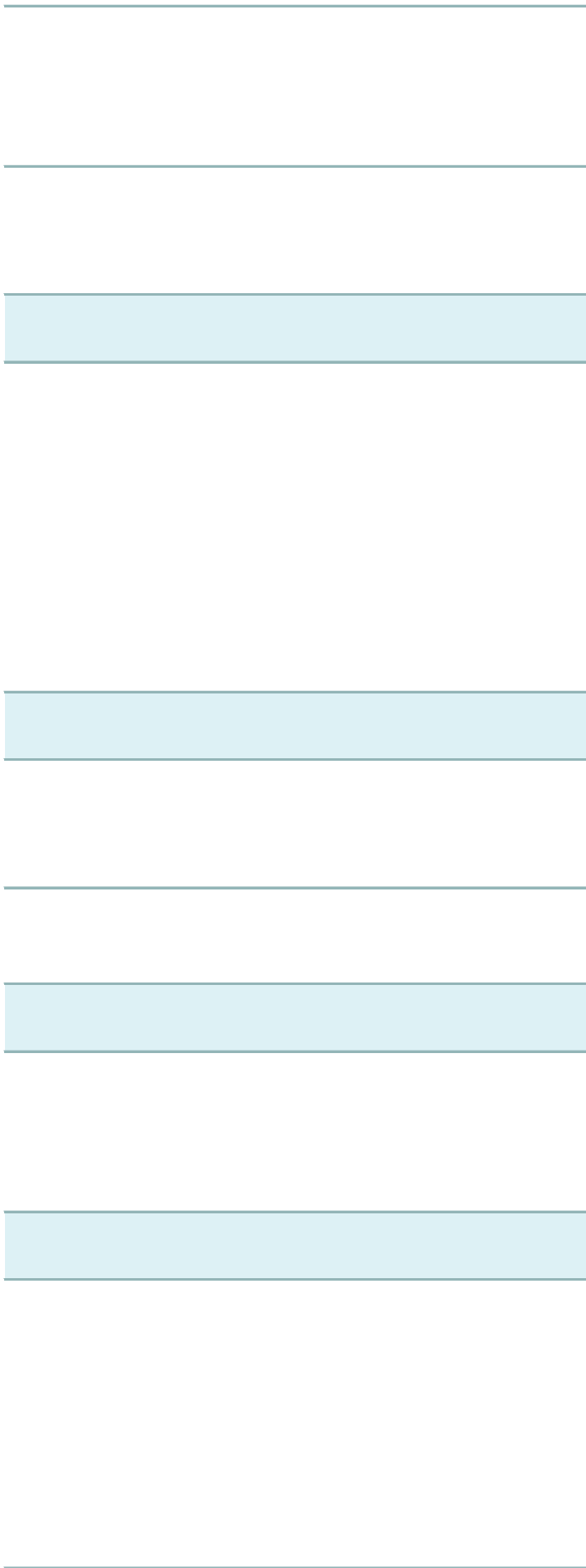
Not applicable - no incidents recorded

Explanation

t a GRI Sector Standard reference number is

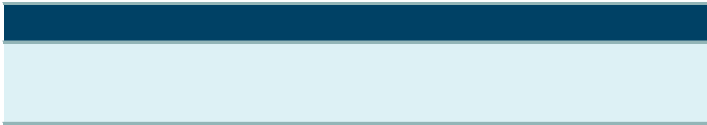








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2023 ESG DATA

United Nations

UNGP Reporting Framework reference

PART A: Governance

Policy Commitments

A1: What does the company's policy commitment cover?

A1.1

A1.2

A1.3

Embedding Responsibility

A2: How does the company embed responsibility?

A2.1

A2.2

A2.3

A2.4

A2.5

PART B: Defining

B1

B2

B3

B4

PART C: Manage

Specific Policies

C1: Does the cor

C1.1

Stakeholder Eng

C2: What is the c

C2.1

C2.2

C2.3

Assessing Impac

C3: How does th

C3.1

C3.2

Integrating Find

C4: How does th decision-making

C4.1

C4.2

C4.3

Tracking Perform

C5: How does th

C5.1

Remediation

C6: How does th

C6.1

C6.2

C6.3

C6.4

C6.5

tions Guiding Principles Reporting Framework

Reporting principle and description

ance of respect for human rights

ent

he company say publicly about its commitment to respect human rights?

How has the public commitment been developed?

Whose human rights does the public commitment address?

How is the public commitment disseminated?

ect for Human Rights

e company demonstrate the importance it attaches to the implementation of its

How is day-to-day responsibility for human rights performance organized within the

What kinds of human rights issues are discussed by senior management and by the

How are employees and contract workers made aware of the ways in which respect for human rights should inform their decisions and actions?

How does the company make clear in its business relationships the importance it places on respect for human rights?

What lessons has the company learned during the reporting period about achieving respect for human rights, and what has changed as a result?

g a focus of reporting

Statement of salient issues:

State the salient human rights issues associated with the company's activities and business relationships during the reporting period

Determination of salient issues:

Describe how the salient human rights issues were determined, including any input

Choice of focal geographies:

If reporting on the salient human rights issues focuses on particular geographies,

Additional severe impacts:

Identify any severe impacts on human rights that occurred or were still being addressed during the reporting period, but which fall outside of the salient human rights issues,

ment of salient human rights issues

company have any specific policies that address its salient human rights issues and

How does the company make clear the relevance and significance of such policies to those who need to implement them?

agement

company's approach to engagement with stakeholders in relation to each salient

How does the company identify which stakeholders to engage with in relation to each salient issue, and when and how to do so?

During the reporting period, which stakeholders has the company engaged with regarding each salient issue, and why?

During the reporting period, how have the views of stakeholders influenced the company's understanding of each salient issue and/or its approach to addressing it?

cts

e company identify any changes in the nature of each salient human rights issue

During the reporting period, were there any notable trends or patterns in impacts

During the reporting period, did any severe impacts occur that were related to a salient issue and, if so, what were they?

ings and Taking Action

e company integrate its findings about each salient human rights issue into its

How are those parts of the company whose decisions and actions can affect the management of salient issues, involved in finding and implementing solutions?
When tensions arise between the prevention or mitigation of impacts related to a salient issue and other business objectives, how are these tensions addressed?
During the reporting period, what action has the company taken to prevent or mitigate potential impacts related to each salient issue?

nance

e company know if its efforts to address each salient human rights issue are effective?

What specific examples from the reporting period illustrate whether each salient issue is being managed effectively?

e company enable effective remedy if people are harmed by its actions or omissions?

Through what means can the company receive complaints or concerns related to each salient issue?
How does the company know if people feel able and empowered to raise complaints or concerns?
How does the company process complaints and assess the effectiveness of outcomes?

During the reporting period, what were the trends and patterns in complaints or concerns and their outcomes regarding each salient issue, and what lessons has the company learned?
During the reporting period, did the company provide or enable remedy for any actual impacts related to a salient issue and, if so, what are typical or significant examples?

References – Where to find it

[Human Rights Statement](#)

[Modern Slavery Statement](#)

[Land Acquisition Statement](#)

2023 ESG Supplement pages 54-55

[Human Rights Statement](#)

[Modern Slavery Statement](#)

2023 ESG Supplement pages 54-55

Human Rights Grievance Mechanism Framework

[Modern Slavery Statement](#)

2023 ESG Supplement pages 54-55

[Modern Slavery Statement](#)

2023 ESG Supplement pages 54-55

Not applicable

Not applicable

[Social and Environmental Risk Policy](#)

[Equal Opportunity, Bullying and Harassment Policy](#)
[Wellbeing Safety Policy](#)

[Whistleblower Policy](#)

[Anti-Bribery and Anti-Corruption Policy](#)

[Human Rights Statement](#)

[Modern Slavery Statement](#)

[Land Acquisition Statement](#)

[Climate Change Commitment](#)

[Supplier Code of Practice](#)

[Modern Slavery Statement](#)

[Human Rights Statement](#)

[Responsible Business Lending](#)

[Supplier Code of Practice](#)

[Anti-Bribery and Anti-Corruption Policy](#)

[Social and Environmental Risk Policy](#)

[Equal Opportunity, Bullying and Harassment Policy](#)

[Wellbeing Safety Policy](#)

[Whistleblower Policy](#)

[Land Acquisition Statement](#)

[Climate Change Commitment](#)

2023 ESG Supplement pages 13-14

2023 ESG Supplement pages 54-55

[Human Rights Statement](#)

[Stakeholder Engagement Policy](#)

[Modern Slavery Statement](#)

2023 ESG Supplement pages 54-55

[Modern Slavery Statement](#)

[Human Rights Statement](#)

[Modern Slavery Statement](#)

[Modern Slavery Statement](#)

[Human Rights Statement](#)

Human Rights Grievance Mechanism

2023 ESG Supplement pages 54-55

[Whistleblower Policy](#)

[Modern Slavery Statement](#)

[ANZ Complaints Channels](#)

2023 ESG DATA AND FRAMEWORKS PACK

United Nations Sustainable Development Goals

In 2023, progress against our public ESG targets contributed to the following United Nations Sustainable Development Goals:

Target

Have 30% or more of ANZ Plus Save customers set a savings goal, by end 2023.

Establish seven new partnerships to expand the reach and improve the impact of MoneyMinded for disadvantaged communities, by end 2023.

Fund and facilitate at least A\$100 billion by end 2030, including A\$15 billion by end 2024, in social and environmental outcomes through customer activities and direct investments by ANZ. This includes initiatives that help lower carbon emissions, protect nature and biodiversity, increase access to affordable housing and promote financial wellbeing.

Engage with 100 of our largest emitting business customers to encourage them to, by end 2024:

- strengthen their low carbon transition plans so that more customers achieve a 'well developed' or 'advanced' rating; and
 - enhance their efforts to protect biodiversity.
-

Improve the management of climate change risks through the following activities by end 2023:

- Preparing a set of risk standards based on regulatory obligations, to be applied across all countries and territories where ANZ operates;
- Extending our Climate Change Risk Assessment (CCRA) methodology beyond our Project Finance business, starting with Institutional customers in higher emitting sectors such as resources and energy;
- Developing a data strategy to inform our approach to sourcing and integrating climate data into sectoral transition pathways, scenario analysis, stress testing and analytics. This will include lessons learned from the New Zealand climate risk program.

Reduce the direct impact of our business activities on the environment¹ by:

- Reducing Scope 1 and 2 emissions by 85% by 2025 and 90% by 2030 (against 2015 baseline);
- Increasing renewable electricity to 100% by 2025²;
- Reducing water consumption by 40% by 2025 (against 2017 baseline);
- Reducing waste to landfill by 40% by 2025 (against 2017 baseline);
- Reducing paper consumption (both office and customer paper use) by 70% by 2025 (against 2015 baseline).

Fund and facilitate \$10 billion of investment by 2030 to deliver more affordable, accessible and sustainable homes to buy and rent. (Australia /New Zealand)

Support more customers into healthier homes through discounted lending of NZ\$300m funds under management and 12,000 households by end 2025. (New Zealand)

Achieve the 17 actions in our Reconciliation Action Plan, by end 2024. (Australia)

1. Environmental reporting year is 1 July – 30 June, in line with the Australian regulatory reporting year. **2.** Agreement (PPA) and default delivered renewable electricity from the grid, supported by credible attributes



Goals (SDGs) Alignment

United Nations Sustainable Development Goal targets:

Relevant United Nations Sustainable Development Goal target

10.2 - By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status

1.5 - By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other

8.3 - Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including

10.1 - By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average

17.3 - Mobilize additional financial resources for developing countries from multiple sources

17.16 Enhance the global partnership for sustainable development, complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technology and financial resources, to support the achievement of the sustainable development goals in all countries, in particular developing countries

17.17 - Encourage and promote effective public, public-private and civil society

1.4 - By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural

3.8 - Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and

4.5 - By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with

5.1 - End all forms of discrimination against all women and girls everywhere

5.5 - Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life

5.A - Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial

6.3 - By 2030, improve water quality by reducing pollution, eliminating dumping and minimizing release of hazardous chemicals and materials, halving the proportion of untreated wastewater and substantially increasing recycling and safe reuse globally

6.4 - By 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity and

7.2 - By 2030, increase substantially the share of renewable energy in the global energy mix

8.5 - By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for

9.1 - Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all

9.4 - By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and

10.2 - By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other

11.1 - By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums

11.2 - By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons

11.3 - By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management

12.4 - By 2020, achieve the environmentally sound management of chemicals and all wastes throughout their life cycle, in accordance with agreed international frameworks, and significantly reduce their release to air, water and soil in order to minimize their adverse impacts on human health and the environment

13.1 - Strengthen resilience and adaptive capacity to climate-related hazards and

14.1 - By 2025, prevent and significantly reduce marine pollution of all kinds, in particular from land-based activities, including marine debris and nutrient pollution

15.2 - By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase

12.2 - By 2030, achieve the sustainable management and efficient use of natural resources

12.6 - Encourage companies, especially large and transnational companies, to adopt

13.1 - Strengthen resilience and adaptive capacity to climate-related disasters

15.3 - By 2030, combat desertification, restore degraded land and soil, including land affected by desertification, drought and floods, and strive to achieve a land degradation-neutral world

15.5 - Take urgent and significant action to reduce the degradation of natural habitats, halt the loss of biodiversity and, by 2020, protect and prevent the extinction of

13.1 - Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries

13.3 - Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning

6.4 – Increase water-use efficiency and ensure freshwater supplies

7.3 – Double the improvement in energy efficiency

12.2 - By 2030, achieve the sustainable management and efficient use of natural resources

13.3 - Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning

9.1 – Develop sustainable, resilient and inclusive infrastructures

10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other

11.1 – Safe and affordable housing

9.4 – Upgrade all industries and infrastructures for sustainability

11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums

11.2 - By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with

1.4 – Equal rights to ownership, basic services, technology and economic resources

1.5 - By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other

8.3 – Promote policies to support job creation and growing enterprises

8.5 – Full employment and decent work with equal pay

10.2 – Promote universal social, economic and political inclusion

17.16 Enhance the global partnership for sustainable development, complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technology and financial resources, to support the achievement of the sustainable development goals in all countries, in particular developing countries

17.17 - Encourage and promote effective public, public-private and civil society

Self-generated renewable electricity, direct procurement from offsite grid connected generators e.g. Power Purchase in accordance with RE100 technical guidelines



United Nations Principles for Responsible Banking - Self-Assessment

Principle number	Reporting and self-assessment requirements	High-level summary of bank's response	Reference(s)/Link(s) to bank's full response/relevant information
Principle 1: Alignment 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.			
1.1	<p>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 across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.</p>	<p>ANZ Group Holdings Limited (ANZ) is one of the top ten largest listed companies in Australia by market capitalisation, one of four major financial institutions in Australia (by total assets) and the largest in New Zealand (by total assets).</p> <p>Our history dates back over 185 years, and we operate in 29 markets globally with representation in Australia, New Zealand, Asia, Pacific, Europe, America and the Middle East.</p> <p>We provide a range of banking and financial products and services to around 8.5 million Retail, Commercial and Institutional customers, and we employ around 41,000 people worldwide.</p>	<p>About ANZ Our Purpose and Strategy 2023 Annual Report (pages 8-11)</p>
1.2	<p>Describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.</p> <p>Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank? X Yes <input type="checkbox"/> No</p> <p>Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these? X UN Guiding Principles on Business and Human Rights <input type="checkbox"/> International Labour Organization fundamental conventions X UN Global Compact <input type="checkbox"/> UN Declaration on the Rights of Indigenous Peoples X Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk - please specify which ones: ----- X Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery - please specify which ones: ----- <input type="checkbox"/> None of the above</p>	<p>Our strategy is to improve the financial wellbeing and sustainability of our customers. We aim to do this by providing excellent services, tools and insights that engage and retain customers and help positively change their behaviour. In particular, we want to help customers:</p> <ul style="list-style-type: none">• Save for, buy and own a sustainable, liveable and affordable home• Start or buy and sustainably grow their business• Move capital and goods around the region and sustainably grow their business. <p>We are focused on integrating our purpose and ESG approach into our business strategy. Our ESG approach focuses on three key areas:</p> <ul style="list-style-type: none">• Financial wellbeing – improving the financial wellbeing of our people, customers and the community by helping them make the most of their money throughout their lives• Environmental sustainability – supporting household, business and financial practices that improve environmental sustainability• Housing – improving the availability of suitable and affordable housing options for all Australians and New Zealanders <p>Fundamental to our approach is a commitment to fair and responsible banking – keeping pace with the expectations of our customers, employees and the community, behaving fairly and responsibly and maintaining high standards of conduct, as well as addressing issues identified through our annual materiality assessment. We support the Paris Agreement's goal of transitioning to net zero emissions by 2050.</p> <p>Our Climate Change Commitment, updated in May 2023, summarises our climate change approach and respective targets, including our response across four key areas:</p> <ol style="list-style-type: none">1. Supporting our customers to transition2. Transition our lending with the goals of the Paris Agreement3. Engaging constructively and transparently with stakeholders4. Reducing emissions from our operations <p>In October 2021, ANZ joined the UN Environment Programme Finance Initiative's (UNEP FI) Net-Zero Banking Alliance (NZBA) – signalling our commitment to align our lending portfolio with the goal of achieving net zero emissions by 2050.</p> <p>We are committed to the UN Sustainable Development Goals (SDGs) and believe that business has an important role to play in their achievement. Our FY24 ESG targets strive to support all of the 17 SDGs. Refer to pages 11–15 of the ESG Supplement for detail on our performance against our ESG Targets.</p> <p>Our Human Rights Statement (Statement) is informed by the United Nations Guiding Principles on Business and Human Rights (UNGPs) and includes:</p> <ul style="list-style-type: none">• No tolerance for retaliation against individuals, communities or human rights defenders;• Reference to our Climate Change Commitment, which refers to the human rights impacts of the net zero transition;• Support for an open civic space;• Our approach when domestic laws conflict with international human rights standards; and• Our process when a customer's human rights practices are inconsistent with our expectations. <p>We support the UNGPs, including via access to our Human Rights Grievance Mechanism. This is available to people and communities who believe their human rights have been impacted by ANZ's Institutional or Corporate lending customers.</p> <p>Applicable regulatory reporting on environmental and social risk assessments</p> <p>ANZ is subject to environmental-related prudential guidance issued by prudential regulators in various markets in which we operate including but not limited to:</p> <ul style="list-style-type: none">• Australian Prudential Regulatory Authority's prudential guidance on climate risk: CPG229 Climate Change Financial risks• New Zealand XRB's External Reporting Board's Climate Standards• Singapore Monetary Authority's Guidelines on Environmental Risk Management• Hong Kong Monetary Authority's Supervisory Policy Manual GS-1 on Climate Risk Management.• Germany Federal Financial Supervisory Authority's Minimum Requirements for Risk Management for Banks• UK Prudential Regulatory Authority's SS3/19: Enhancing banks' and insurers' approaches to managing the financial risks from climate change. <p>We comply with the applicable regulatory requirements related to social risks and transparency in jurisdictions where we operate; such as but not limited to:</p> <ul style="list-style-type: none">• Modern Slavery Acts in Australia (2018) and United Kingdom (2015)• United Kingdom Financial Conduct Authority CP23/20 on Diversity and inclusion• United Kingdom Equality Act (2010)	<p>Our ESG focus areas Climate Change Commitment Our Purpose and Strategy 2023 Annual Report (pages 10-11) 2023 ESG Supplement (pages 21-22 and 54-55) 2023 Climate-related Financial Disclosures Respecting Human Rights</p>
Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting. We expanded our suite of ESG targets this year, with the addition of one new S.M.A.R.T target in the areas of environmental sustainability and two in the area of financial wellbeing. These targets are still current and are in line with this Principle's requirements.			
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.			
2.1	<p>Impact Analysis: Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall</p>	<p>a. Scope:</p> <p>In conducting our Impact Analysis work this year, we have identified our most significant impact areas using aspects of the UNEP FI Principles for Responsible Banking – Impact Analysis Tool. In analysing our impact, we considered our Retail, Commercial and Institutional businesses across our main markets of operation, Australia and New Zealand. We considered material sectors financed across each business area.</p>	<p>Our materiality assessment Our ESG focus areas Our stakeholder engagement policy 2023 Annual Report (pages 10-13 and 24-31)</p>

be updated regularly and fulfil the following requirements/elements:

a. Scope: What is the scope of your bank’s impact analysis? Please describe which parts of the bank’s core business areas, products/services across the main geographies that the bank operates in have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

b. Portfolio composition: Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope

i) by sectors & industries for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or ii) by products & services and by types of customers for consumer and retail banking portfolios.

If your bank has taken another approach to determine the bank’s scale of exposure, please elaborate, to show how you have considered where the bank’s core business/major activities lie in terms of industries or sectors.

c. Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate? Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy?

e. Performance measurement: Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank’s context.

In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank’s current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank’s activities and provision of products and services. If you have identified climate and/or financial health&inclusion as your most significant impact areas, please also refer to the applicable indicators in the Annex.

If your bank has taken another approach to assess the intensity of impact resulting from the bank’s activities and provision of products and services, please describe this.

We also conducted our annual materiality assessment to seek to ensure our targets and commitments reflect the most significant ESG risks and opportunities facing our business and the communities in which we operate. This materiality review considers ESG issues that impact society, the environment and ANZ’s ability to create value. The results help inform our strategy, business practices - including group remuneration scorecard - ESG targets and external reporting.

b. Portfolio composition:

We considered the distribution of our portfolio across geographies and business segments in the impact analysis completed through the Impact Analysis Tool:

- Geography:** Around 88% of our lending assets is provided in Australia and New Zealand. Other international lending is through our Institutional bank which covers Asia, Pacific, Europe, America and the Middle East.
- Major industry type:** The following breakdown shows credit risk exposures at default (EAD) as at 30 September 2022 by major industry type:
 - Personal – 38%
 - Financial, Investments & Insurance – 29%
 - Government and Official Institutions – 6%
 - Property Services – 6%
 - Agriculture, Forestry, Fishing & Mining – 4%
 - Manufacturing – 4%
 - Wholesale Trade – 3%
 - Electricity, Gas & Water supply – 2%
 - Retail Trade – 2%
 - Transport & Storage – 2%
 - Business Services – 1%
 - Construction – 1%
 - Other – 2%
- Portfolio breakdown by segment :** Institutional Banking (29%), Commercial Banking (14%), Retail Banking (57%).

c. Context:

Country needs analysis:

These ‘country need’ weightings assisted the Group in prioritising impact areas when considering key challenges related to sustainable development arising through its lending portfolio. These priority areas identified through the Impact Analysis Tool were:

- Climate stability (emissions intensity, impacts of weather-related loss events) SDG #13 Climate Action
- Availability, accessibility, affordability, quality of resources & services(includes housing) SDGs #9 Industry, Innovation and Infrastructure & #11 Sustainable Cities and Communities
- Resource intensity (energy and water consumption) SDGs #11 Sustainable Cities and Communities & #12 Responsible Consumption and Production
- Socio-economic factors (including healthy economies and economic convergence) SDGs #1 No Poverty, #10 Reduced Inequalities & #17 Partnerships for the Goals

Materiality assessment:

We also engage with internal and external stakeholders through our annual materiality assessment. External views were sought across Australia, New Zealand and Pacific through interviews with institutional investors, consumer and environmental NGOs, and our community partners on a broad range of ESG issues.

This year, our material ESG areas (not ranked) were identified as:

- Customer experience
- Environmental sustainability
- Ethics, conduct and culture
- Financial wellbeing
- Housing
- Information security

For more information on this process and outcomes, see pages 10-12 of the 2023 ESG Supplement.

d. Outcome:

Through our analysis we identified our most significant (potential) positive impact areas as:

- Availability, accessibility, affordability, quality of resources & services (includes housing)
- Socio-economic convergence

Through our analysis we identified our most significant (potential) negative impact areas as:

- Circularity
- Climate stability
- Availability, accessibility, affordability, quality of resources & services (includes housing)

Overall, ANZ’s three identified areas of most positive or negative impact remain unchanged from prior years, we have aligned the language used to describe the impact areas to UN’s latest impact analysis tool. These areas are:

(1) Climate stability;

(2) Availability, accessibility, affordability, quality of resources & services(includes housing); and

(3) Socio-economic convergence (including healthy economies and economic convergence).

ANZ has reviewed the material impact areas from both the Impact Analysis Tool and our 2023 materiality assessment. The indicative overlapping outputs of each reaffirms our understanding of significant negative impact areas and we have prioritised the following impact areas for our target setting: climate stability, social economic convergence (financial wellbeing) and housing (availability, accessibility, affordability, quality of resources & services) detailed on pages 15-20 of our ESG Supplement.

e. Performance measurement:

Climate stability (Environmental sustainability)

The most important role we can play in meeting the Paris Agreement goals is to help our customers reduce emissions and enhance their resilience to a changing climate. We support an orderly transition that recognises and responds to social impacts. This aligns with our purpose to shape a world in which people and communities thrive.

Our Environmental Sustainability strategy identifies priority sectors, technologies and financing opportunities to help achieve our ambition. Our Climate Change Commitment provides the framework to achieve our strategy of transitioning our lending in line with the goals of the Paris Agreement.

We were the first Australian bank to join the Net-Zero Banking Alliance (NZBA) in 2021, reflecting these commitments. That same year, we set 2030 targets for carbon intensive sectors for large-scale commercial real estate in Australia and global power generation. In 2022, we set additional 2030 targets for carbon intensive sectors for oil and gas and building materials: cement, aluminium and steel. This year, we added new targets for thermal coal and three transport sub-sectors – auto-manufacturing, airlines, and shipping. We aim to progressively expand our coverage of key sectors up to the end 2024, in line with our NZBA commitment and the evolution of globally recognised standards and methodologies. We expect that by end 2024 we will have established pathways and targets for up to nine sectors representing at least 75% of our financed emissions.

Our sectoral decarbonisation targets sit alongside an additional target to fund and facilitate at least A\$100 billion by end 2030, including A\$15 billion by end 2024, in social and environmental outcomes through customer activities and direct investments by ANZ. This includes initiatives that help lower carbon emissions, protect nature and biodiversity, increase access to affordable housing and promote financial wellbeing. We also have targets to enhance our management of climate risks and opportunities by intensifying our engagement with our largest emitting business customers (large emitters engagement program) and reduce our operational footprint focused on carbon emissions, renewable energy, water and paper consumption, and waste.

Availability, accessibility, affordability, quality of resources & services (Housing)

We seek to play a role in helping to improve the availability of suitable and affordable housing. We provide support for innovative housing delivery models across the private, public and not-for-profit sectors, through research and market expertise, and through our partnerships with community organisations.

We aim to help improve the availability of suitable and affordable housing options for all Australians and New Zealanders by increasing the supply of social and affordable housing; investing in emerging markets such as build-to-rent, specialist disability accommodation and land lease housing; and backing new housing models from pilot to scale including build-to-rent-to-own.

We have a target to fund and facilitate at least A\$10 billion of investment by end 2030, including A\$750 million by end 2024, to deliver homes to buy and rent that are more affordable, accessible or sustainable in Australia and New Zealand.

In 2023, ANZ continued to support New Zealanders looking to combat rising energy and fuel costs and improve the environmental sustainability of their homes, encouraging better housing standards for both owner occupiers and renters through:

- Our Healthy Home Loan package offers interest rate discounts and fee savings for eligible customers who are buying, building, renovating or already own a home with a 6 Homestar rating or higher. Important information: ANZ Health Home Loan Package: <https://www.anz.co.nz/personal/home-loans-mortgages/loan-types/healthy-homes/>.
- Our Good Energy Home Loan top up is available to existing eligible home loan customers to upgrade their homes with solar panels, heating and insulation, double glazing, ventilation systems or rainwater tanks. It can also be used for electric and hybrid vehicles, electric bikes, and electric vehicle chargers. It allows customers to borrow up to NZ\$80,000 at a 3-year fixed interest rate of 1% per annum. Important information: ANZ Good Energy Home Loan: <https://www.anz.co.nz/personal/home-loans-mortgages/loan-types/good-energy/>.

We have a target to help New Zealand homeowners improve the sustainability of their homes and/or reduce their transport emissions through discounted lending of at least NZ\$670m in aggregate to at least 16,000 households by end 2025.

Social economic convergence (Financial wellbeing)

ANZ recognises the importance of financial wellbeing across the whole population in sustaining a healthy and inclusive economy. Beyond providing core banking services, we play a key role in leading research into what is influencing financial wellbeing in Australia and New Zealand. Insights from our research are shared publicly so they can be used by government, community and corporate sectors to inform their work, and we use these insights to inform our products and services, as well as our financial education programs, Saver Plus and MoneyMinded. These programs involve close collaboration with partners from the community and government sectors.

This year, we developed two new targets for FY24:

- Encourage our customers to build and maintain financial resilience with the aim of having at least 2.5 million customers (From a baseline of approximately 2.4 million customers as at 30/09/2023) with a financial buffer of approximately 6 weeks’ expenses by end 2026. (Australia/New Zealand)
- Pilot a savings program (Saver Plus) for people on lower incomes in Fiji and Vanuatu by end 2025, with at least 80% of participants having demonstrated a savings habit (8 out of 10 months saving (as per Saver Plus program), measured by participant survey data) upon completion (Pacific).

More information on all our ESG targets and performance can be found on pages 15-20 of the 2023 ESG Supplement and pages 81-82 of the 2023 Climate-related Financial Disclosures.

Self-assessment summary:

Which of the following components of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?

Scope: **X Yes** ☐ In progress ☐ No
Portfolio composition: **X Yes** ☐ In progress ☐ No
Context: **X Yes** ☐ In Progress ☐ No
Performance measurement: **X Yes** ☐ In progress ☐ No

Which most significant impact areas have you identified for your bank, as a result of the impact analysis?

- X Climate change mitigation**
☐ Climate change adaptation
X Resource efficiency & circular economy
☐ Biodiversity
X Financial health & inclusion
☐ Human rights
☐ Gender equality
☐ Decent employment
☐ Water
☐ Pollution
☐ Other: please specify

How recent is the data used for and disclosed in the impact analysis?

- ☐ Up to 6 months prior to publication
X Up to 12 months prior to publication
☐ Up to 18 months prior to publication
☐ Longer than 18 months prior to publication

Target Setting

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.

The targets have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

a. Alignment: which international, regional or national policy frameworks to align your bank’s portfolio with have you identified as relevant? Show that the selected indicators and 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.

b. Baseline: Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline.

If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex, including the impact area, all relevant indicators and the corresponding indicator codes.

In case you have identified other and/or additional indicators as relevant to determine the baseline and assess the level of alignment towards impact driven targets, please disclose these.

c. SMART targets (incl. key performance indicators): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

d. Action plan: which actions including milestones have you defined to meet the set targets? Please describe. Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.

a. Alignment

Climate stability (Environmental sustainability)

The most important role we can play in meeting the Paris Agreement goals is to help our customers reduce emissions and enhance their resilience to a changing climate. Our Environmental Sustainability strategy identifies priority sectors, technologies and financing opportunities to help achieve our ambition. Our Climate Change Commitment provides the framework to achieve our strategy of transitioning our lending in line with the goals of the Paris Agreement.

We were the first Australian bank to join the NZBA in 2021, reflecting these commitments. That same year, we set 2030 targets for carbon intensive sectors for large-scale commercial real estate in Australia and global power generation. In 2022, we set additional 2030 targets for carbon intensive sectors for oil and gas and building materials: cement, aluminium and steel. This year, we added new targets for thermal coal and three transport sub-sectors – auto-manufacturing, airlines, and shipping. We aim to progressively expand our coverage of key sectors up to the end 2024, in line with our NZBA commitment and the evolution of globally recognised standards and methodologies.

Benchmarking scenarios utilised for 2030 targets for carbon intensive sectors and sub-sectors:
-International Energy Agency (IEA) Net Zero Emissions by 2050 World Scenario (NZE 2050): Power generation, Oil & Gas, Cement, Steel, Thermal coal, Auto manufacturing, Aviation, Shipping
-International Aluminium Institute (IAI) 1.5 degree scenario: Aluminum
-International Energy Agency (IEA) Beyond 2°C (B2D) scenario for service buildings presented in the 2017 Energy Technology Perspectives report: Large scale commercial real estate

Our environmental sustainability targets (including for NZBA sectoral decarbonisation pathways, \$100b social and environmental sustainability target, large emitters engagement program and reducing our operational footprint) collectively seek to support the achievement of all 17 SDGs.

More information on the environmental sustainability targets and performance can be found on pages 15-20 of the 2023 ESG Supplement and pages 81-82 of the 2023 Climate-related Financial Disclosures. We also disclose a separate Financed Emissions Methodology report which is available at anz.com/esgreport.

Availability, accessibility, affordability, quality of resources & services (Housing)

We have a target to help improve the availability of suitable and affordable housing options for all Australians and New Zealanders by increasing the supply of social and affordable housing; investing in emerging markets such as build-to-rent, specialist disability accommodation and land lease housing; and backing new housing models from pilot to scale including build-to-rent-to-own.

In 2023, ANZ continued to support New Zealanders looking to combat rising energy and fuel costs and improve the environmental sustainability of their homes, encouraging better housing standards for both owner occupiers and renters through our Healthy Home Loan package and Good Energy Home Loan.

Both our housing targets support achievement of SDGs #9 Industry, Innovation and Infrastructure and #11 Sustainable Cities and Communities, and our A\$10b housing target also supports SDG #10 Reduced Inequalities. More information on our housing target and performance can be found on pages 18 and 23-25 of the 2023 ESG Supplement.

Social economic convergence (Financial wellbeing)

Our financial wellbeing targets are:
• to encourage our customers to build and maintain financial resilience with the aim of having at least 2.5 million customers (From a baseline of approximately 2.4 million customers as at 30/09/2023) with a financial buffer of approximately 6 weeks’ expenses by end 2026 (Australia/New Zealand); and
• to pilot a savings program (Saver Plus) for people on lower incomes in Fiji and Vanuatu by end 2025, with at least 80% of participants having demonstrated a savings habit (2. 8 out of 10 months saving (as per Saver Plus program), measured by participant survey data) upon completion (Pacific).

These support achievement of SDGs #1 No Poverty, #10 Reduced Inequalities and #17 Partnerships for the Goals.

ANZ recognises the importance of financial wellbeing across the whole population in sustaining a healthy and inclusive economy. Beyond providing core banking services, we play a role in leading research into what is influencing financial wellbeing in Australia and New Zealand.

More information on our financial wellbeing targets and performance can be found on pages 19, 29-31 and 35 of the 2023 ESG Supplement.

b. Baseline:

Climate stability (Environmental sustainability)

We were the first Australian bank to join the NZBA in 2021. That same year, we set 2030 targets for carbon intensive sectors for large-scale commercial real estate in Australia and global power generation. In 2022, we set additional 2030 targets for carbon intensive sectors for oil and gas and building materials: cement, aluminium and steel. This year, we added new targets for thermal coal and three transport sub-sectors – auto-manufacturing, airlines, and shipping. We remain on-track set targets to cover the majority of our portfolio emissions by end 2024. These targets have been informed by the UNEP FI Guidelines. More information about our sectoral decarbonisation pathways can be found in the 2023 Climate-related Financial Disclosures. We also disclose a separate Financed Emissions Methodology report which is available at anz.com/esgreport.

Indicators (as developed by the UNEP FI PRB)

Paris aligned target (A.1.2)

•Refer to pages 12-33 of the 2023 Climate-related Financial Disclosures for information on our strategy to transition our lending in line with the goals of the Paris Agreement. Our Climate-related Financial Disclosures also include information on the sectoral decarbonisation targets set to-date, including baseline information and information on the selection of the International Energy Agency’s Net Zero Emissions 2050 Scenario (IEA NZE 2050 Scenario) as the reference scenario for the targets for Power generation, Oil & Gas, Cement, Steel, Thermal coal, Auto manufacturing, Aviation, Shipping. International Aluminium Institute (IAI) 1.5 degree scenario for Aluminum. And the International Energy Agency (IEA) Beyond 2°C (B2D) scenario for service buildings presented in the 2017 Energy Technology Perspectives report: Large scale commercial real estate.

Client engagement process (A.2.1)

•We have set a new target to enhance our management of climate risks and opportunities by intensifying our engagement with our largest emitting business customers. We will expect and encourage them to strengthen their low carbon transition plans, by:
- focusing our engagement and raised expectations on our 100 largest emitting customers with the aim that by end 2025, compared to their starting point more customers achieve a ‘well developed’ or ‘advanced’ rating for their low carbon transition plans; and
- extending the use of our Climate Change Risk Assessment methodology so that by end 2024 it has been used to support our engagement with the revised list of our 100 largest emitting customers.

More information on this target and our performance this year can be found on pages 22-24 of the 2023 Climate-related Financial Disclosures.

Absolute financed emissions (A.2.2)

•Our estimated 2021 absolute financed emissions estimate (no 2022 or 2023 due to data limitations) for Australia is 11.9 MtCO₂-e. See pages 75-76 of the 2023 Climate-related Financial Disclosures for more information.

Sector-specific emission intensity (A.2.3)

•We elected to use physical intensity metrics for our power generation, aluminium, cement, steel and large-scale commercial real estate, auto-manufacturing and shipping sector targets. See pages 43-76 of the 2023 Climate-related Financial Disclosures for more information. We also disclose a separate Financed Emissions Methodology report which is available at anz.com/esgreport.

Proportion of financed emissions covered by a decarbonisation target (A.2.4)

•Our sectoral decarbonisation targets set to-date cover 3.4% of our 2023 exposure at default (EAD). See page 79 of the 2023 Climate-related Financial Disclosures for more information

Financial volume of green assets/low-carbon technologies (A.3.1)

•We have a target to fund and facilitate at least A\$100 billion by end 2030, including A\$15 billion by end 2024, in social and environmental outcomes through customer activities and direct investments by ANZ. This includes initiatives that help lower carbon emissions, protect nature and biodiversity, increase access to affordable housing and promote financial wellbeing. We funded and facilitated ~A\$8.8 billion against this target since it launched in April 2023. See page 20 of the 2023 Climate-related Financial Disclosures for more information.

Availability, accessibility, affordability, quality of resources & services (Housing)

We use the following indicators to assess performance against our \$10 billion target to helping improve the availability of suitable and affordable housing options for all Australians and New Zealanders:

- value (\$A) of eligible transactions (funded or facilitated)

This target commenced from A\$0 in October 2018.

We use the following indicators to assess performance against our target to help our New Zealand home owners improves the sustainability of their homes and/or to reduce their transport emissions

- value (\$NZ) of eligible transactions (funded)
- number of households

This target commenced from NZ\$0 in October 2020.

We provide support for innovative housing delivery models across the private, public and not-for-profit sectors, through research and market expertise, and through our partnerships with community organisations. See pages 23-25 of the 2023 ESG Supplement for more information.

Social economic convergence (Financial wellbeing)

We use the following indicators to assess performance against our financial wellbeing targets:

Our target to encourage our customers to build and maintain financial resilience aligns with following indicators from UN Commitment to Financial Health and Inclusion:

- Core Financial Health Impact Indicator CS005/B4.5: % of customers that would struggle to raise emergency funds or cover with insurance a major unexpected expense

This target has a baseline of approximately 2.4 million customers as at 30/09/2023.

Our Pacific savings program pilot target aligns with following indicators from UN Commitment to Financial Health and Inclusion:

- Core Financial Health and Inclusion Output Indicator CS024/B2.1: # of individuals supported with dedicated and effective financial and/or digital education initiatives
- Core Financial Health and Inclusion Output Indicator CS027/B1.3: # of partnerships active to achieve financial health and inclusion targets
- Optional Financial Inclusion Impact Indicator CS031: % of clients that improved their economic conditions due to the bank's actions (eg increased savings, increased income, sales, etc)

See pages 26-35 of the 2023 ESG Supplement for more information.

c. SMART targets:

Our ESG and NZBA targets are detailed in the 2023 ESG Supplement and 2023 Climate-related Financial Disclosures:

Climate Stability (Environmental sustainability)

- Set eight sectoral decarbonisation pathways for six sectors to help reduce emissions in the economy as part of the Group's Net Zero Banking Alliance Commitment
- Fund and facilitate at least A\$100 billion by end 2030, including A\$15 billion by end 2024, in social and environmental outcomes through customer activities and direct investments by ANZ. This includes initiatives that help lower carbon emissions, protect nature and biodiversity, increase access to affordable housing and promote financial wellbeing.
- Enhance our management of climate risks and opportunities by intensifying our engagement with our largest emitting business customers. We will expect and encourage them to strengthen their low carbon transition plans, by:
 - focusing our engagement and raised expectations on our 100 largest emitting customers with the aim that by end 2025, compared to their starting point more customers achieve a 'well developed' or 'advanced' rating for their low carbon transition plans; and
 - extending the use of our Climate Change Risk Assessment methodology so that by end 2024 it has been used to support our engagement with the revised list of our 100 largest emitting customers.
- Reduce the direct impact of our business activities on the environment by:
 - Reducing combined scope 1 and 2 emissions 85% by 2025 and 90% by 2030 (against 2015 baseline);
 - Increasing renewable electricity to 100% by 2025;
 - Reducing water consumption by 40% by 2025 (against 2017 baseline);
 - Reducing waste to landfill by 40% by 2025 (against 2017 baseline);
 - Reducing paper consumption (both office and ANZ originated customer paper use) by 70% by 2025 (against 2015 baseline).

Housing

- Fund and facilitate A\$10 billion of investment by 2030, including A\$750 million by end 2024, to deliver more affordable, accessible and sustainable homes to buy and rent (Australia/New Zealand)
- Helping New Zealand homeowners improve the sustainability of their homes and/or reduce their transport emissions through discounted lending of at least NZ\$670m in aggregate to at least 16,000 households by end 2025. (New Zealand)

Social Economic Convergence (Financial wellbeing)

- Encourage our customers to build and maintain financial resilience with the aim of having at least 2.5 million customers (from a baseline of approximately 2.4 million customers as at 30/09/2023) with a financial buffer of approximately 6 weeks' expenses by end 2026. (Australia/New Zealand)
- Pilot a savings program (Saver Plus) for people on lower incomes in Fiji and Vanuatu by end 2025, with at least 80% of participants having demonstrated a savings habit (8 out of 10 months saving (as per Saver Plus program), measured by participant survey data) upon completion (Pacific).

The targets above were the focus for this self-assessment, however we also detail a range of other targets aligned to our materiality outcomes and disclose performance against these targets twice yearly. See pages 15-20 of the 2023 ESG Supplement for more information.

We also have credit risk policy setting and limits in place to manage exposure to emissions- intensive, climate sensitive and low-emissions sectors, as outlined on pages 34-42 of the Climate-related Financial Disclosures.

d. Action plan:

For all multi-year targets we have internal FY24 milestones in place.

Our 2023 Climate-related Financial Disclosures, prepared in accordance with the Task Force on Climate-related Financial Disclosures (TCFD) recommendations, detail our strategy to achieve our environmental sustainability targets. Specific detail regarding our NZBA sectoral decarbonisation pathways can be found on pages 43-76.

Indirect impacts:

We recognise that targets designed to drive positive impact in one area, could potentially generate negative impact elsewhere. For example – the most important role ANZ can play in enabling the transition to net zero is to support our customers to reduce emissions and enhance their resilience to a changing climate. We support an orderly transition that recognises and responds to social, economic and environmental impacts of a net zero transition. This aligns with our purpose to shape a world in which people and communities thrive. We recognise that the transition will create significant employment and lending opportunities. However, the social costs of a net zero transition could be significant for workers in regions currently dependent on fossil fuels for employment.

ANZ has developed the targets considering potential misalignment with any SDGs.

Self-assessment summary:			
Which of the following components of target setting in line with the PRB requirements has your bank completed or is currently in a process of assessing for your...			
First area of most significant impact: Climate stability (Environmental sustainability)			
Alignment: Yes / In progress / No Baseline: Yes / In progress / No SMART targets: Yes / In progress / No Action plan: Yes / In progress / No			
Second area of most significant impact: Housing			
Alignment: Yes / In progress / No Baseline: Yes / In progress / No SMART targets: Yes / In progress / No Action plan: Yes / In progress / No□			
If you are setting targets in more impact areas, your third (and subsequent) area(s) of impact: Social Economic Convergence (Financial wellbeing)			
Alignment: Yes / In progress / No Baseline: Yes / In progress / No SMART targets: Yes / In progress / No Action plan: Yes / In progress / No			
2.3	Plans for Target Implementation and Monitoring	<p>We disclose performance against our ESG targets twice yearly and NZBA targets annually. Details of our performance is available in the 2023 ESG Supplement and the 2023 Climate-related Financial Disclosures.</p> <p><i>Climate stability (Environmental sustainability)</i></p> <p>We were the first Australian bank to join the NZBA in 2021. That same year, we set 2030 targets for carbon intensive sectors for large-scale commercial real estate in Australia and global power generation. In 2022, we set additional 2030 targets for carbon intensive sectors for oil and gas and building materials: cement, aluminium and steel. This year, we added new targets for thermal coal and three transport sub-sectors – auto-manufacturing, airlines, and shipping. We aim to progressively expand our coverage of key sectors up to the end 2024, in line with our NZBA commitment and the evolution of globally recognised standards and methodologies.</p> <p>Our sectoral decarbonisation targets sit alongside additional targets. In 2023 ANZ concluded its \$50 billion by 2025 sustainable solutions target having funded and facilitated close to \$47 billion and were forecast to meet our \$50 billion target well in advance of 2025. Therefore we set a new target to fund and facilitate at least \$100 billion by end 2030, including A\$15 billion by end 2024, in social and environmental outcomes through customers activities and direct investment by ANZ. This includes initiatives that help lower carbon emissions, protect nature and biodiversity, increase access to affordable housing and promote financial wellbeing. Since April 2023 we have participated in 54 transactions and funding/facilitating ~\$8.8 billion towards the target.</p> <p>Another ESG target is to enhance our management of climate risks and opportunities by intensifying our engagement with our largest emitting business customers. We will expect and encourage them to strengthen their low carbon transition plans, by:</p> <ul style="list-style-type: none">• focusing our engagement and raised expectations on our 100 largest emitting customers with the aim that by end 2025, compared to their starting point more customers achieve a ‘well developed’ or ‘advanced’ rating for their low carbon transition plans; and• extending the use of our Climate Change Risk Assessment methodology so that by end 2024 it has been used to support our engagement with the revised list of our 100 largest emitting customers. <p>We also have targets to reduce our operational footprint focused on carbon emissions, renewable electricity, water and paper consumption, and waste, all of which are on track.</p> <p>Detailed information about how we operationalise these targets can be found in the 2023 Climate-related Financial Disclosures. Information regarding how we calculate and monitor the NZBA targets is available in the Financed Emissions Methodology available at anz.com/esgreport.</p> <p><i>Availability, accessibility, affordability, quality of resources & services (Housing)</i></p> <p>This year marked the halfway point for performance against our target to fund and facilitate A\$10 billion of investment by 2030 to deliver more affordable, accessible and sustainable homes to buy and rent in Australia and New Zealand. Since October 2018 we have funded and facilitated over A\$5 billion towards this target, with over A\$600 million of investment in FY23.</p> <p>In FY23, ANZ continued to support New Zealanders looking to combat rising energy and fuel costs and improve the environmental sustainability of their homes, encouraging better housing standards for both owner occupiers and renters through our Healthy Home Loan package and Good Energy Home Loan.</p> <p>Since October 2020 we have supported 9,482 households into healthier homes and drawn down \$379.09m</p> <p><i>Social Economic Convergence (Financial wellbeing)</i></p> <p>ANZ recognises the importance of financial wellbeing across the whole population in sustaining a healthy and inclusive economy. Beyond providing core banking services, we play a key role in leading research into what is influencing financial wellbeing in Australia and New Zealand. Insights from our research are shared publicly so they can be used by government, community and corporate sectors to inform their work, and we use these insights to inform our products and services, as well as our financial education programs, Saver Plus and MoneyMinded. These programs involve close collaboration with partners from the community and government sectors.</p> <p>In FY23, we achieved our previous two targets:</p> <ul style="list-style-type: none">• 36% of ANZ Plus customers have created a savings goal (against a target of 30% or more)• We have established 14 new MoneyMinded partnerships since October 2020 (against a target of seven). These partnerships have enabled us to deliver MoneyMinded to more lower income people across the markets we operate in to help improve their financial wellbeing. <p>This year, we developed two new targets for FY24:</p> <ul style="list-style-type: none">• Encourage our customers to build and maintain financial resilience with the aim of having at least 2.5 million customers (From a baseline of approximately 2.4 million customers as at 30/09/2023) with a financial buffer of approximately 6 weeks’ expenses by end 2026. (Australia/New Zealand)• Pilot a savings program (Saver Plus) for people on lower incomes in Fiji and Vanuatu by end 2025, with at least 80% of participants having demonstrated a savings habit (2. 8 out of 10 months saving (as per Saver Plus program), measured by participant survey data) upon completion (Pacific). <p>More information on all our ESG targets and performance can be found on pages 15-20 of the 2023 ESG Supplement and pages 81-82 of the 2023 Climate-related Financial Disclosures.</p>	<p>2023 ESG Supplement (pages 15-20) 2023 Annual Report 2023 Climate-related Financial Disclosures (pages 34-76) ESG Reporting ANZ bluenotes ANZ News ESG Presentations Financial Wellbeing Fair and responsible banking ANZ Code of Conduct</p>
Please provide your bank’s conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets. We have fulfilled the requirements under this principle through our processes to evaluate and report on our progress against our ESG targets.			
Principle 3: Clients and customers 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.			
3.1	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). It should include information on relevant policies, actions planned/implemented to support clients’ transition, selected indicators on client engagement	<p><i>Climate stability (Environmental sustainability)</i></p> <p>Our Climate Change Commitment provides the framework to achieve our strategy of transitioning our lending in line with the goals of the Paris Agreement. Our Commitment is centred on four focus areas:</p> <p>1. Supporting our customers and industries to transition</p>	<p>Financial Wellbeing Fair and responsible banking 2023 Annual Report (pages 12-13) 2023 ESG Supplement (pages 15-20, 21-22, 23-25) 2023 Climate-related Financial Disclosures (pages 81-82)</p>

and, where possible, the impacts achieved.		
Does your bank have a policy or engagement process with clients and customers in place to encourage sustainable practices? Yes		
Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts? Yes		
2. Transitioning our lending to net zero financed emissions by 2050 in line with the goals of the Paris Agreement 3. Engaging constructively and transparently with stakeholders 4. Reducing emissions from our operations		
One of our new ESG targets is to fund and facilitate at least A\$100 billion by 2030, including A\$15 billion by end 2024, in social and environmental outcomes for our customers. Key to this are our sustainable finance products and service. Since April 2023 we have participated in 54 transactions and funding/facilitating ~A\$8.8 billion towards the target.		
Another ESG target is to enhance our management of climate risks and opportunities by intensifying our engagement with our largest emitting business customers. We will expect and encourage them to strengthen their low carbon transition plans, by: <ul style="list-style-type: none">• focusing our engagement and raised expectations on our 100 largest emitting customers with the aim that by end 2025, compared to their starting point more customers achieve a 'well developed' or 'advanced' rating for their low carbon transition plans; and• extending the use of our Climate Change Risk Assessment methodology so that by end 2024 it has been used to support our engagement with the revised list of our 100 largest emitting customers.		
Further details around implementation and progress on these targets is provided in the Climate-related Financial Disclosures report available at anz.com/esgeport.		
<i>Availability, accessibility, affordability, quality of resources & services (Housing)</i> Another important focus for ANZ is supporting household, business and financial practices that improve environmental sustainability.		
In 2023, ANZ continued to support New Zealanders looking to combat rising energy and fuel costs and improve the environmental sustainability of their homes, encouraging better housing standards for both owner occupiers and renters through: <ul style="list-style-type: none">• Our Healthy Home Loan package offers interest rate discounts and fee savings for eligible customers who are buying, building, renovating or already own a home with a 6 Homestar rating or higher.• Our Good Energy Home Loan top up is available to existing eligible home loan customers to upgrade their homes with solar panels, heating and insulation, double glazing, ventilation systems or rainwater tanks. It can also be used for electric and hybrid vehicles, electric bikes, and electric vehicle chargers. It allows customers to borrow up to NZ\$80,000 at a 3-year fixed interest rate of 1% per annum.		
Since October 2020 we have supported 9,482 households into healthier homes and drawn down NZ\$379.09m		
More information on all our ESG targets and performance can be found on pages 15-20 of the 2023 ESG Supplement and pages 81-82 of the 2023 Climate-related Financial Disclosures.		
3.2	Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services , information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).	<i>Climate stability (Environmental sustainability)</i> In 2023 ANZ concluded its \$50 billion by 2025 sustainable solutions target having funded and facilitated close to \$47 billion and were forecast to meet our \$50 billion target well in advance of 2025. The scope of the new \$100b social and environmental sustainability target was expanded and could now support any of the 17 SDGs. <i>Social Economic Convergence (Financial wellbeing)</i> With the success of the Saver Plus program in Australia, we have set a target to pilot this program in Fiji and Vanuatu by end 2025. This will have a positive impact on SDGs #1 No Poverty, #10 Reduced Inequalities and #17 Partnerships for the Goals. <i>Availability, accessibility, affordability, quality of resources & services (Housing)</i> In New Zealand, our product offering has evolved; the ANZ Good Energy Home Loan is available for eligible customers to buy various upgrades including: energy efficiency upgrades, clean transportation upgrades, renewable energy upgrades and sustainable water upgrades. This target supports the achievement of SDGs #9 Industry, Innovation and Infrastructure and #11 Sustainable Cities and Communities.
Environmental Sustainability Climate Change Commitment 2023 Annual Report (pages 12-13) 2023 ESG Supplement (pages 15-20, 21-22, 23-25) 2023 Climate-related Financial Disclosures (pages 81-82)		
Principle 4: Stakeholders We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.		
4.1	Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process. Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups) you have identified as relevant in relation to the impact analysis and target setting process? Yes	Stakeholder engagement is embedded in our policies, processes and operations. We engage with internal and external stakeholders through our annual materiality assessment. External views were sought through interviews with institutional investors, consumer and environmental NGOs, and our community partners in Australia, New Zealand and Pacific, on a broad range of ESG issues. The results help inform our strategy, business practices – including Group Performance Framework – ESG targets and external reporting. The top six material issues identified by stakeholders through this year's materiality assessment (not ranked) were: <ol style="list-style-type: none">1. Customer experience2. Environmental sustainability3. Ethics, conduct and culture4. Financial wellbeing5. Housing6. Information security These issues complement our purpose which focuses on three key areas of: <ul style="list-style-type: none">• Financial wellbeing – improving the financial wellbeing of our people, customers and the community by helping them make the most of their money throughout their lives• Environmental sustainability – supporting household, business and financial practices that improve environmental sustainability• Housing – improving the availability of suitable and affordable housing options for all Australians and New Zealanders In addition, we take a collaborative and proactive approach to engaging with a broad range of other stakeholders throughout the year to create long-term value and deliver on our business strategy. These stakeholders include government, regulators, customers, shareholders, NGOs and industry associations. Refer to pages 13-14 of the 2023 ESG Supplement for further details.
2023 ESG Supplement (pages 10-14) Our Materiality Assessment Stakeholder engagement Our approach to Human Rights		
Principle 5: Governance and culture We will implement our commitment to these Principles through effective governance and a culture of responsible banking.		
5.1	Please 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 the effective implementation of the Principles. This includes information about: <ul style="list-style-type: none">• which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),• details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as• remuneration practices linked to sustainability targets. Does your bank have a governance system in place that incorporates the PRB? Yes	Our governance framework provides the structure for effective and responsible decision-making within the organisation, seeking to meet our ESG objectives. Our Board Ethics, Environment, Social and Governance Committee (EESG), led by ANZ's Chairman, endorsed ANZ becoming a signatory to the Principles for Responsible Banking. The PRB is implemented through our existing operational structures and processes, e.g. target setting, implementation and monitoring, with ultimate oversight, review and/or approval of our ESG approach and focus areas overseen by the Board. The Committee meets at least four times a year, meeting five times in 2023. Our governance for oversight of climate-related risks and opportunities, including sectoral decarbonisation pathways, is outlined in our TCFD disclosure. In addition, our risk management framework and policies, internal audit function and other established systems and procedures help us seek to mitigate ESG risks. ANZ's Remuneration Report within our Annual Report, available at anz.com/annualreport, details how remuneration outcomes are determined for our most senior employees. In general, remuneration outcomes for the CEO and Disclosed Executives take into consideration performance against ANZ's Group Performance Framework – which include ESG objectives and measures. For example, the 2023 Group Performance Framework includes: <ul style="list-style-type: none">• Maintaining industry leading employee engagement.• Making meaningful progress on environmental sustainability strategies (e.g. fund and facilitate at least \$100 billion by end 2030). Individual/Divisional performance scorecards also include ESG measures as relevant to the particular business. It is important to note that Group/Division performance objectives are not designed to capture all of our ESG targets – however our senior leaders are accountable for ensuring we focus on and achieve these, with regular review and oversight by the executive Ethics and Responsible Business Committee (ERBC).
2023 Corporate Governance Statement 2023 ESG Supplement (pages 8-9) 2023 Annual Report (pages 16-23 and 46-83) 2023 Climate-related Financial Disclosures (pages 8-11) Governance and Risk Management Reporting and Performance		
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.	We are developing the culture, capabilities and behaviours we need to live our purpose, values and deliver on our strategy. This is underpinned by our employee Code of Conduct which sets expected standards of behaviours and guides employees in applying the Bank's values. Our Code explicitly requires all employees and contractors to be ethical and professional, act with integrity, protect competition and the competitive process, treat everyone with dignity and respect, manage conflicts of interest, protect privacy and confidentiality, and also call out unacceptable behaviour and stand up for what is right. Our Code requires all employees and contractors to comply with the law as well as all of our policies and procedures. The Code of Conduct is supported by a suite of policies that are reviewed regularly to ensure they reflect any legislative changes and remain fit for purpose. Code of Conduct training is mandatory for all ANZ employees and contractors. Pages 10-11 of our Annual Report outlines ANZ's strategy and the work we are undertaking to build a better bank. Key to this work is a clear linkage between purpose and strategy. We have a suite of people, customer and reputation metrics in our Group Performance Framework, with internal and external targets. Refer to our Remuneration Report within our Annual Report.
Our culture and conduct Employee wellbeing and engagement 2023 ESG Supplement (pages 7 and 46) 2023 Annual Report (pages 10-11)		

5.3	Please describe what due diligence processes your bank has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks.	<p>We seek to assess and manage the impacts of our lending decisions through the application of our Social and Environmental Risk Policy (the Policy) and accompanying Requirements including for 'sensitive sectors':</p> <ul style="list-style-type: none">• Energy• Extractive industries• Forestry and forests• Hydroelectric power• Military equipment• Water <p>The Policy outlines the social and environmental factors to be taken into account by our bankers when considering large business transactions. It incorporates our approach to human rights, including our 'zero tolerance' for land acquisition and involuntary resettlement that we consider improper, as well as labour rights issues such as modern slavery.</p> <p>We review the Policy at least every three years, with oversight from our ERBC to ensure it remains fit-for-purpose. The review takes into account changes to customer practices, international standards, emerging social and environmental issues, and stakeholder feedback.</p> <p>Our Human Rights Grievance Mechanism is designed to promote responsible business conduct, under a framework through which:</p> <ul style="list-style-type: none">• efforts can be made to resolve grievances; and• recommendations aimed at strengthening our due diligence processes can be provided.	2023 ESG Supplement (pages 49-50) 2023 Climate-related Financial Disclosures (pages 37-42) Respecting human rights
Self-assessment summary			
Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank's governance system? Yes			
Does the governance system entail structures to oversee PRB implementation (e.g. incl. impact analysis and target setting, actions to achieve these targets and processes of remedial action in the event targets/milestones are not achieved or unexpected neg. impacts are detected)? Yes			
Does your bank have measures in place to promote a culture of sustainability among employees (as described in 5.2)? Yes			
Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles. We have fulfilled the requirements under this principle through our existing governance structures, specifically our executive ERBC and Board EESG Committee. Both of these Committees are updated on the implementation of our ESG targets and alignment to the Principles.			
Principle 6: Transparency and accountability 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.			
6.1	Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?	Yes	2023 ESG Supplement (pages 70-71)
6.2	Does your bank disclose sustainability information in any of the listed below standards and frameworks?	GRI CDP IFRS TCFD	2023 ESG Supplement (page 4) 2023 Climate-related Financial disclosures (page 4)
6.3	What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis , target setting and governance structure for implementing the PRB)? Please describe briefly.	<ul style="list-style-type: none">• Extending sector coverage for interim sector decarbonisation targets. We remain on-track to set targets to cover the majority of our portfolio emissions by end 2024.• Developing appropriate policy environment, investments in resources, systems, data, and capability for the achievement of ANZ's decarbonisation targets.• Continued participation in UNEP FI working groups, continuing to uplift our impact analysis <p>The bank's forward strategy is subject to confidentiality constraints. New and refined targets for FY2024 can be found our ESG Supplement.</p>	2023 ESG Supplement (pages 19-20)
6.4	What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months	<div><input type="checkbox"/> Embedding PRB oversight into governance</div> <div><input type="checkbox"/> Gaining or maintaining momentum in the bank</div> <div><input type="checkbox"/> Getting started: where to start and what to focus on in the beginning</div> <div><input type="checkbox"/> Conducting an impact analysis</div> <div><input type="checkbox"/> Assessing negative environmental and social impacts</div> <div><input type="checkbox"/> Choosing the right performance measurement methodology/ies</div> <div><input type="checkbox"/> Setting targets</div> <div><input checked="" type="checkbox"/> Customer engagement</div> <div><input type="checkbox"/> Stakeholder engagement</div> <div>X Data availability</div> <div><input type="checkbox"/> Data quality</div> <div><input type="checkbox"/> Access to resources</div> <div>X Reporting</div> <div><input type="checkbox"/> Assurance</div> <div><input type="checkbox"/> Prioritizing actions internally</div> <div><input type="checkbox"/> Other: ...</div>	
Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking. This is our fourth year of reporting against the Principles for Responsible Banking. We consider we have fulfilled the majority of the requirements of the Principles and will continue to build on our commitment in the coming year.			

2023 ESG DATA AND FRAMEWORKS PACK

Independent Limited Assurance Report to the Directors of ANZ Group Holdings Limited

Conclusion

Based on the evidence we obtained from the procedures performed, we have concluded that there is no material misstatement of any material misstatements in the selected responses within the UN PRB Self-Assessment has been prepared by ANZ in accordance with the Criteria for the Assurance.

Information Subject to Assurance

ANZ Group Holdings Limited (ANZ) engaged KPMG to perform a limited assurance engagement on the United Nations Principles of Responsible Banking (UN PRB) Self-Assessment.

The UN PRB Self-Assessment is contained within ANZ's 2023 ESG Data and Frameworks Pack. For more information, visit anz.com/esgreport.

The ANZ 2023 UN PRB Self-Assessment covers ANZ's consolidated group operations.

The Information Subject to Assurance comprised all material narrative and data. This is consistent with the assurance requirements per the [United Nations Environmental Reporting and Self-Assessment Template \(V2, September 2022\)](#):

- Principle 2.1 Impact Analysis
- Principle 2.2 Target Setting
- Principle 2.3 Plans for Target Implementation and Monitoring
- Principle 5.1 Governance: Structure for Implementation of the Principles.

Criteria Used as the Basis of Reporting

The ANZ 2023 UN PRB Self-Assessment is prepared in accordance with the UNEP Financial Institutions Guidance Document published by UNEP FI on their [website](#) (together the "Financial Institutions Guidance Document", the management's basis of reporting, a summary of which is available in the Explanation of the ANZ 2023 UN PRB Self-Assessment ("the Criteria").

Basis for Conclusion

We conducted our work in accordance with Australian Standard on Assurance Engagements.

In accordance with the Standard we have:

- used our professional judgement to plan and perform the engagement to obtain evidence to identify any material misstatements in the ANZ 2023 UN PRB Self-Assessment report;
- considered relevant internal controls when designing our assurance procedures on their effectiveness; and
- ensured that the engagement team possess the appropriate knowledge, skills and experience.

Summary of Procedures Performed

Our limited assurance conclusion is based on the evidence obtained from performing the following procedures:

- Interviews with management responsible for developing the content (narrative and data) of the ANZ 2023 UN PRB Self-Assessment to understand the approach for monitoring, collation and review of the ANZ 2023 UN PRB Self-Assessment;
- Walkthrough with management responsible for the completion of the UN PRB Self-Assessment;
- Assessing whether the information is presented was in accordance with the Criteria;
- Testing over ANZ's impact target including the process of setting the targets, monitoring;
- Reviewing the responses to the self-assessment template questions identified and obtaining evidence. This includes comparing narrative and data (on a sample basis) and considering the completeness of disclosures;
- Reviewing the 2023 UN PRB Self-Assessment in its entirety to ensure it is complete and consistent with the engagement.

How the Standard Defines Limited Assurance and Material Misstatement

A limited assurance engagement is restricted primarily to enquiries and analytical procedures. The nature, timing and extent of the procedures performed in a limited assurance engagement vary in nature and timing from, and are less extensive than, those performed in a reasonable assurance engagement. Consequently the level of assurance obtained in a limited assurance engagement is less than the level of assurance that would have been obtained had a reasonable assurance engagement been performed.

Misstatements, including omissions, are considered material if, individually or in aggregate, they reasonably expect to influence or mislead the decisions of the Directors of ANZ.

Use of this Assurance Report

This report has been prepared for the Directors of ANZ Group Holdings Limited in connection with the ANZ 2023 UN PRB Self-Assessment and may not be suitable for another purpose. It is not to be relied upon for any other purpose, on this report, to any person other than the Directors of ANZ, or for any other purpose.

ANZ's Responsibility

Management are responsible for:

- determining that the Criteria is appropriate to meet their needs
- preparing and presenting the ANZ 2023 UN PRB Self-Assessment report in accordance with the Criteria; and
- establishing internal controls that enable the preparation and presentation of the ANZ 2023 UN PRB Self-Assessment report.

Our Responsibility

Our responsibility is to express an opinion on the ANZ 2023 UN PRB Self-Assessment based on the evidence obtained from the engagement and to issue our report.

Our Independence

We have no

preparation and presentation of the ANZ 2023 UN PRB Self-Assessment report that is free from material misstatement, whether due to fraud or error.

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requirement
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Adnan

KPMG

Adrian King
Partner

KPMG Melbourne
10 November 2019



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irmed, we are not aware
n the ANZ 2023 UN PRB Self-Assessment, which
the year ending 30 September 2023.

ce engagement in relation to the ANZ 2023

networks Pack (Tab UN PRB), available at

tions for the year ending September 2023.

claims in the disclosure areas, as described below.
[Environmental Programme \(UNEP\) Finance Initiative's PRB](#)

P Finance Initiative's (UNEP FI) PRB Self-Assessment Template
Principles for Responsible Banking Framework") and
atory Notes section

ngagements ASAE 3000 (Standard).

tain limited assurance that we are not aware
of, whether due to fraud or error;
and, however we do not express a conclusion

and professional competencies.

including the following procedures:
governance structure and reporting process

information and data) within the ANZ 2023 UN PRB
reporting;

Impact Analysis;

criteria;

establishing baselines and plans for implementation and

information in the Information Subject to Assurance
(sample basis) presented to underlying sources,

consistent with our overall knowledge of the assurance

Statement

of the procedures. The procedures performed
are in extent less than for a reasonable assurance engagement.
The level of assurance is substantially lower than the assurance that would have

been obtained if the aggregate, they could reasonably be expected to influence

the financial statements for the purpose of providing an assurance conclusion on the
financial statements. We disclaim any assumption of responsibility for any reliance
on the financial statements for a purpose other than that for which it was prepared.

Responsibility

Our responsibility is to perform a limited assurance
engagement in relation to the ANZ 2023 UN PRB Self-
assessment report for the year ending 30 September 2023,
and to issue an assurance report that includes our conclusion.

Independence and Quality Management

Our firm is independent with our independence and other relevant ethical

implied with our independence and other relevant ethical
ts of the *Code of Ethics for Professional Accountants*
Independence Standards) issued by
an Professional and Ethical Standards Board, and complied
plicable requirements of Australian Standard on Quality
it 1 to maintain a comprehensive system
management. We have also complied with ANZ's
r Engagement Model for Relationship with External Auditor
in anz.com).

V. King

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2023

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ndependent member firms of the KPMG global organisation. Liability limited by a