



ANZ SUSTAINABLE DEVELOPMENT GOALS BONDS

USE OF PROCEEDS AND IMPACT REPORT
AS AT 30 SEPTEMBER 2022

Important notices

1. This document has been prepared by Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (“ANZ”) for the information of intended recipients only (being persons who meet the requirements described in the following paragraphs). This document is intended to be general background information on ANZ’s and its affiliates’ business current at the date of this document. This document is confidential and being given solely for information purposes.

2. This document does not constitute or form part of and should not be construed as, an offer to sell or issue or the solicitation of an offer to buy or acquire any notes, securities or other financial products (“Securities”) of ANZ or any other person in any jurisdiction or an inducement to enter into investment activity or to effect any transaction or to conclude any legal act of any kind.

3. This document is intended for distribution to professional investors, only. Without limiting the restrictions in this document:

1. Australia: this document is intended for distribution to professional investors only and not to recipients to whom an offer to sell or issue or the solicitation of an offer to buy or acquire Securities requires disclosure in accordance with Part 6D.2 or Chapter 7 of the Corporations Act 2001 (Cwlth) (“Corporations Act”) or is a “retail client” as defined for the purposes of section 761G of the Corporations Act. Without limiting the preceding paragraph, no prospectus or other disclosure document (as defined in the Corporations Act) in relation to any Securities has been or will be lodged with or registered by the Australian Securities

and Investments Commission or the Australian Securities Exchange Limited or any other stock exchange licensed under the Corporations Act. No target market determination has been or will be made for the purposes of Part 7.8A of the Corporations Act.

2. European Economic Area: This document is not directed at, and no Securities will be offered, sold or otherwise made available to, any retail investor in the European Economic Area (the “EEA”). For these purposes, a “retail investor” means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU, as amended (“MiFID II”); or (ii) a customer within the meaning of Directive (EU) 2016/97 (the “Insurance Distribution Directive”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129, as amended. Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the “EU PRIIPs Regulation”) for offering or selling any Securities or otherwise making them available to retail investors in the EEA will be prepared and therefore offering or selling any Securities or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation. If you are a retail investor, you should not access this document nor act upon the material contained in this document.

3. United Kingdom: The communication of this document is not being made by, and the content of this document has not been approved by an authorised person for the purposes of section 21 of the UK’s Financial

Services and Markets Act 2000 (as amended, the “FSMA”). Reliance on this document for the purpose of engaging in any investment activity may expose the individual to a significant risk of losing all of the property or other assets invested. Accordingly, this document is not being distributed to, and must not be passed on to, the general public in the UK. The communication of this document as a financial promotion is only being made to those persons in the UK who have professional experience in matters relating to investments and who fall within the definition of investment professionals (as defined in Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended (the “Financial Promotion Order”), or who fall within Article 49(2)(a) to (d) of the Financial Promotion Order, or who are any other persons to whom it may otherwise lawfully be made under the Financial Promotion Order (all such persons together being referred to as “relevant persons”). In the UK, any investments or Securities will only be available to and will be engaged in only with, relevant persons. Any person in the UK that is not a relevant person should not act or rely on this communication or any of its contents.

This document is not directed at and any Securities are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the UK. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018,

as amended (the “EUWA”); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law in the UK by virtue of the EUWA and the regulations made under EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law in the UK by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the “UK PRIIPs Regulation”) for offering or selling any Securities or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling any Securities or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

4. United States: This document is only for investors who are (x) outside the United States and are not U.S. Persons (as defined in Regulation S under the Securities Act of 1933 as amended (the “Securities Act”)) in compliance with Regulation S; or (y) “qualified institutional buyers” (as defined in Rule 144A under the Securities Act).

NO SECURITIES HAVE BEEN, OR WILL BE, REGISTERED UNDER THE SECURITIES ACT, OR THE SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES, AND MAY NOT BE OFFERED OR SOLD, DIRECTLY OR INDIRECTLY, WITHIN THE UNITED STATES OR TO OR FOR THE ACCOUNT OR BENEFIT OF U.S.

IMPORTANT NOTICES (CONTINUED)

PERSONS, EXCEPT IN CERTAIN TRANSACTIONS EXEMPT FROM OR NOT SUBJECT TO THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT AND APPLICABLE SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES. ANY INVESTMENT DECISION TO PURCHASE ANY SECURITIES IN THE CONTEXT OF A PROPOSED OFFERING, IF ANY, SHOULD BE MADE ON THE BASIS OF ANY APPLICABLE FINAL TERMS OF PRICING SUPPLEMENT, THE TERMS AND CONDITIONS OF THE SECURITIES AND THE INFORMATION CONTAINED IN THE APPLICABLE OFFERING CIRCULAR PUBLISHED IN RELATION TO ANY OFFERING AND NOT ON THE BASIS OF THIS DOCUMENT, WHICH DOES NOT CONSTITUTE OR FORM PART OF AN OFFER OR SOLICITATION OF AN OFFER TO PURCHASE OR SUBSCRIBE FOR ANY SECURITIES IN THE UNITED STATES OR ANYWHERE ELSE.

The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession it and any document or other information referred to in it comes should inform themselves about and observe any such restrictions. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction. This document is not directed at, or intended for distribution to or use by, any person or entity that is a citizen or resident or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would require any registration or licensing within such jurisdiction.

4. The material in this document is not intended to be and should not be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered with professional advice when deciding if an investment is appropriate. This document does not constitute financial product advice. ANZ or any of its affiliates, advisors or representatives shall not have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this document or its contents or otherwise arising in connection with the document.
5. The information contained in this document is provided as at the date of this document and is subject to change without notice. Neither ANZ, nor any of its affiliates, agents, employees or advisors intends or has any duty or obligation to supplement, amend, update or revise any of the information contained in this document, in particular, any forward-looking statements. Further, indications of past performance will not necessarily be repeated in the future and should be treated with appropriate caution.
6. This document may contain forward-looking statements or opinions including statements and opinions regarding our intent, belief or current expectations with respect to ANZ's business operations, market conditions, results of operations and financial condition, capital adequacy, specific provisions and risk management practices. When used in this presentation, the words 'forecast', 'estimate', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to ANZ and its management, are intended to identify such forward-looking statements or opinions. Those statements and opinions are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties; or may differ materially from results ultimately achieved. As such, these statements and opinions should not be relied upon when making investment decisions. These statements and opinions only speak as at the date of publication and no representation is made as to their correctness on or after this date. Such Forward looking statements constitute "forward-looking statements" for the purposes of the United States Private Securities Litigation Reform Act of 1995. ANZ does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.
7. The information contained in this document has been prepared without taking into account the objectives, financial situation or needs of any person and any Securities or strategies mentioned in it may not be suitable for all investors. Investors and prospective investors in any Securities are required to make their own independent investigation and appraisal of the business and financial condition of ANZ, the nature of the Securities and any tax, legal, accounting and economic considerations relevant to the purchase of the Securities. All investments entail risk and may result in both profits and losses. Foreign currency rates of exchange may adversely affect the value, price or income of any Securities mentioned in it.

Neither ANZ nor any of its affiliates, advisors or representatives warrant guarantee or stand behind the performance of any such Securities.

8. ANZ reports and describes in this document certain non-GAAP financial measures of ANZ. Non-GAAP financial measures are not calculated in accordance with IFRS. Non-GAAP financial measures should be considered in addition to, and not as substitutes for or superior to, financial measures of financial performance or financial position prepared in accordance with IFRS.
9. This document contains data sourced from and the views of independent third parties. In replicating such data in this document, ANZ makes no representation, whether express or implied, as to the accuracy of such data. The replication of any views in this document should be not treated as an indication that ANZ agrees with or concurs with such views.
10. If this document has been distributed by electronic transmission, such as email, then such transmission cannot be guaranteed to be secure or error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. ANZ and its affiliates do not accept any liability as a result of electronic transmission of this document.

Introduction to ANZ SDG Bonds

This report provides an update to investors as at 30 September 2022, on the use of proceeds and impact of the Australia and New Zealand Banking Group Limited (“ANZ”) Sustainable Development Goals Bonds (“SDG Bonds”) currently on issue.

This report should be read in conjunction with the ANZ SDG Bond Framework (“Framework”) as undefined capitalized terms have the meaning given in the Framework, unless the context otherwise requires.

ANZ has now issued four SDG Bonds totaling 5.23 billion (AUD equivalent), with the last issuance of SDG Bonds in January 2021.

ANZ has issued, and may, from time to time, issue other bonds, notes or debt securities and use their proceeds of issue to finance or refinance Eligible Assets (“Other SDG Securities”). ANZ may, from time to time, re-allocate or apportion at its discretion Eligible Assets among the SDG Bonds and Other SDG Securities.

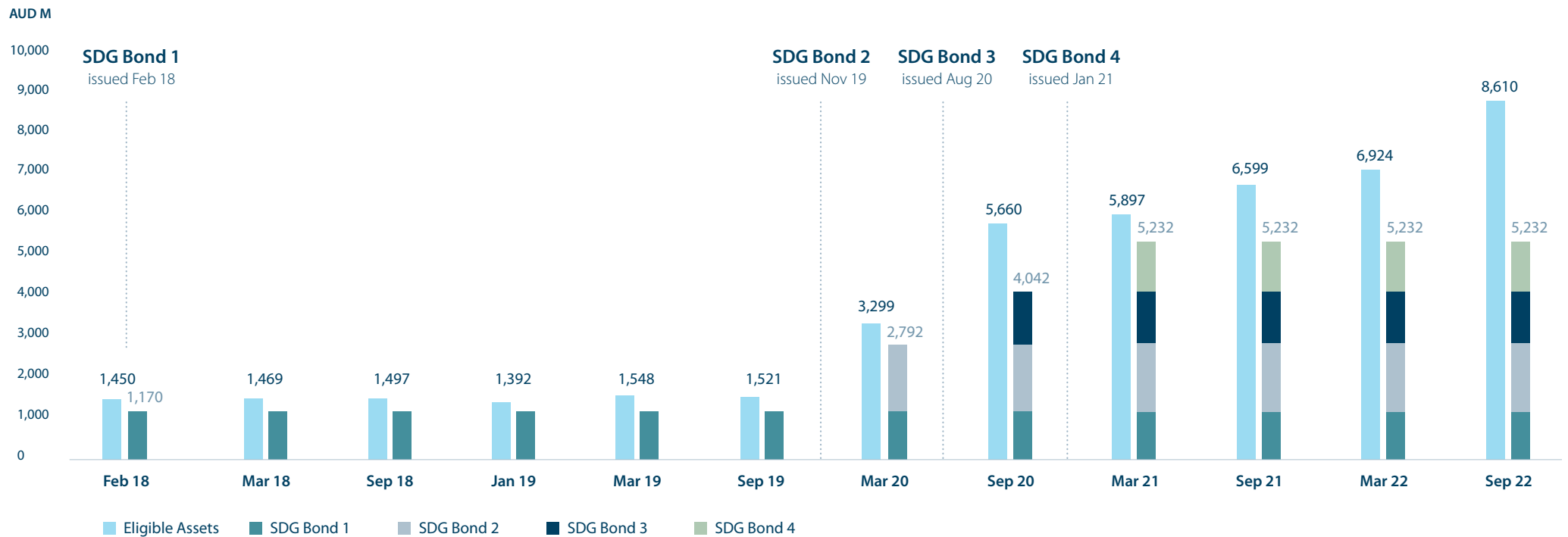


Below is a summary of the ANZ SDG Bonds on issue as at 30 September 2022

	2018	2019	2020	2021
	FEB 18	NOV 19	AUG 20	JAN 21
	<u>SDG Bond 1</u>	<u>SDG Bond 2</u>	<u>SDG Bond 3</u>	<u>SDG Bond 4</u>
Issued	EUR 750M	EUR 1B	AUD 1.25B	EUR 750M
Format	Senior	Tier 2	Tier 2	Tier 2
Maturity	21 Feb 2023	21 Nov 2029	26 Feb 2031	5 May 2031
Optional redemption date	NA	21 Nov 2024	26 Feb 2026	5 May 2026
AUD issuance proceeds	1.17B	1.62B	1.25B	1.19B
ISIN	XS1774629346	XS2082818951	AU3FN0055687	XS2294372169

> **100%** of proceeds from ANZ’s SDG Bonds were allocated to Eligible Assets at issuance, and remain fully allocated as at 30 September 2022.

Historical volume of eligible assets and SDG bonds (AUD equivalent)



The above chart shows the total volume (AUD M) of Eligible Assets as at 30 September 2022 and as at past reporting periods.

ANZ and the SDGs



On 1 January 2016, the United Nations Sustainable Development Goals (“SDGs”) came into effect. The 17 goals and 169 targets are aimed at solving the world’s most pressing challenges; ending global poverty, protecting our planet and ensuring human rights by 2030.

ANZ is committed to the SDGs, which we consider to represent an opportunity for business-led solutions and technologies to be developed and implemented. In recognition of the important role business will play in achieving the SDGs, ANZ’s CEO Shayne Elliott joined over 30 leaders from the Australian business community to sign a public CEO Statement of Support for the Goals in September 2016.

Since then, we have sought to better understand the SDGs and the linkages to our business. Since 2016 we have mapped our material issues and ESG targets to relevant SDGs, which are made public as part of our ESG reporting. Additionally, in 2019 we became a founding signatory to the UN Principles for Responsible Banking and in October 2021 ANZ became the first Australian bank to join the Net-Zero Banking Alliance.

ANZ’s commitment to the SDGs is further highlighted by our issuance of SDG bonds and associated Use of Proceeds and Impact reporting, in addition to our regular ESG reporting. Through the ongoing management of our SDG Bond program, ANZ aims to be a leader in assisting the ongoing development of sustainable capital markets.

ANZ SDG Bond Framework

The ANZ SDG Bond Framework was developed in line with the International Capital Market Association’s (“ICMA”) **Green Bond Principles (“GBP”)**, **Social Bond Principles (“SBP”)**, and related **Sustainability Bond Guidelines (“SBG”)**.

The proceeds of the SDG Bonds have been used to finance or refinance assets that align with ANZ’s Eligible Categories and that promote any of the eleven SDGs which ANZ selected. In August 2020, ANZ expanded the list of eligible SDG’s from nine to eleven. ANZ recommends that this report be read in conjunction with the full version of the ANZ SDG Bond Framework, most recently updated in August 2020, which is available on the ANZ Debt Investor Centre [website](#).



Eligible SDGs

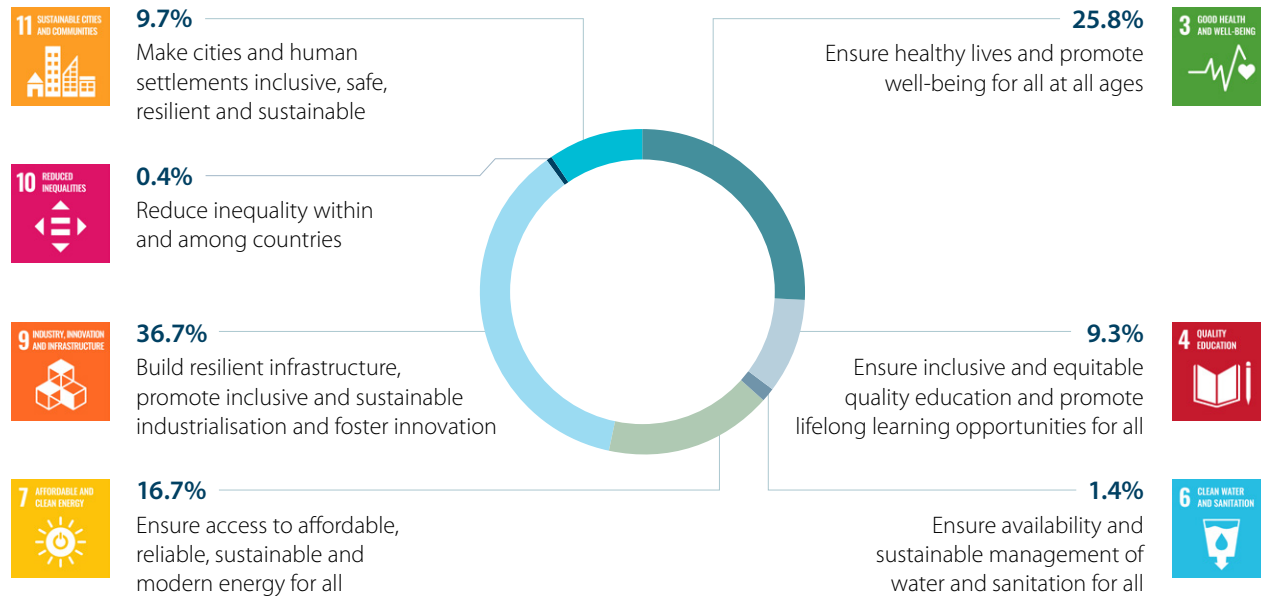


Allocation of bond proceeds

The proceeds from ANZ’s SDG Bonds on issue have been fully allocated to Eligible Assets which align with seven of the eleven selected SDGs. There are no unallocated proceeds. The following charts illustrate the breakdown of Eligible Assets as at 30 September 2022.

Allocation of proceeds by SDG

30 September 2022

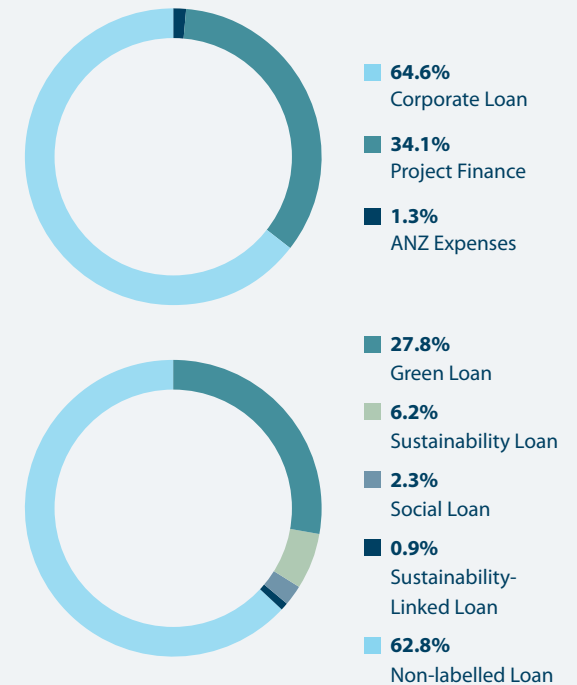


Reporting Notes

- The volume of Eligible Assets is as at 30 September 2022, and is sourced from ANZ’s SDG Bond Asset Register.
- There is no link between the Eligible Assets and the SDG Bonds themselves, as set out in the pricing supplements for the SDG Bonds, dated 19 February 2018, 21 November 2019, 19 August 2020 and 27 January 2021.
- Figures and percentages related to bond proceeds may not be equal to the stated totals or 100% due to rounding.
- A reference to “proceeds” of SDG Bonds is a reference to an amount equal to the proceeds of the SDG Bonds.

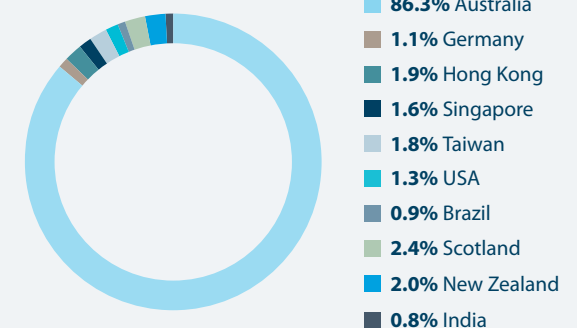
Allocation of proceeds by loan

30 September 2022










Allocation of proceeds by location

30 September 2022



Use of proceeds summary

As at 30 September 2022

SDG	SDG target	GBP/SBP project category	Eligible Asset	Aggregate asset volume (AUD million)	% of Eligible Assets
	3.4, 3.5, 3.8	Access to essential services	Hospital Aged care Specialist disability accommodation	2,221.67	25.8%
	4.3, 4.4, 4.5	Access to essential services Socioeconomic advancement and empowerment	Schools Tertiary educational Tertiary educational student housing	802.79	9.3%
	6.1	Sustainable water and wastewater management	Drinking water	123.13	1.4%
	7.2, 7.b	Renewable energy Energy efficiency	Renewable energy generation and infrastructure – wind, solar and battery storage Smart meters	1,435.45	16.7%
	9.4	Green buildings	Buildings with green standard	3,159.13	36.7%
	10.2	Socioeconomic advancement and empowerment	Financial education programs	32.73	0.4%
	11.1, 11.2	Affordable housing Affordable basic infrastructure Clean transportation	Social and affordable housing Lower carbon transportation facilities	835.43	9.7%
Total AUD million				8,610.32	100%



A selection of impacts relating to the Eligible Assets as at 30 September 2022 are included below:

Please refer to the Impact Reporting table for more comprehensive information relating to each of the Eligible Asset categories and the relevant footnotes. Please refer to page 15 for report note 1 regarding the presentation of these impact figures. With the exception of SDG 10, the figures are “gross figures” per project, rather than apportioned based on ANZ’s lending to the project.

Hospital	Specialist Disability Accommodation	Renewable Energy	Financial Education Programs	
<p>Operation of 10 public hospitals and 38 not-for-profit hospitals in Australia, collectively providing 10,001 beds</p>	<p>Operation of 90 specialist disability accommodation homes in Australia</p>	<p>Generation of approximately 10,195.47GWh¹ resulting in the following environmental impacts</p>	<p>Delivery of Money Minded, ANZ’s flagship financial education program, supporting adults with low levels of financial literacy and those on lower incomes</p>	<p>Operation of the Saver Plus program which is a matched savings and financial education program developed by the Brotherhood of St Laurence and ANZ</p>
<p>Some of the services provided include emergency care, surgical, acute and clinical, rehabilitation, mental health, community health, maternity services, home care, disability support, accommodation support, cancer centres and teaching services.</p>	<p>Comprising of 351 beds and the construction of 38 specialist disability accommodation homes comprising of 167 beds.</p>	<p>5,593.38ktCO₂ equivalent in avoided emissions per annum²</p> <p>Equivalent to taking 1.9 million cars off the road in Australian roads for a year³</p> <p>Equivalent to meeting electricity needs of 2.04 million local residents or 1.2 million Australian households for a year^{4,5}.</p>	<p>As at 30 September 2022, over 843,600 people were estimated to have participated in MoneyMinded across Australia, New Zealand, Asia and the Pacific (since the program commenced in 2002).</p>	<p>As at 30 September 2022 Saver Plus had reached over 53,000 lower-income participants since the program commenced in 2003.</p>



Impact reporting




As at 30 September 2022

Please refer to page 15 for report note 1 regarding the presentation of these impact figures. With the exception of SDG 10, the figures are “gross figures” per project, rather than apportioned based on ANZ’s lending to the project.



SDG target




3.4, 3.5, 3.8

GBP/SBP project category	Access to essential services		
Location	Australia: NSW, NT, QLD, SA, TAS, VIC, WA		
Eligible Asset	 Hospital	 Aged care	 Specialist disability accommodation
Impacts	Operation of 10 public hospitals and 38 not-for-profit hospitals in Australia, collectively providing 10,001 beds . Some of the services provided include emergency care, surgical, acute and clinical, rehabilitation, mental health, community health, maternity services, home care, disability support, accommodation support, cancer centres and teaching services.	Operation of 414 aged care homes in Australia comprising of 41,102 beds . Some of the services provided include residential services, respite and palliative care, specialist dementia care and integrated medical centres.	Operation of 90 specialist disability accommodation homes in Australia comprising of 351 beds and the construction of 38 specialist disability accommodation homes comprising of 167 beds .








SDG target

4.3, 4.4, 4.5

GBP/SBP project category	Access to essential services Socioeconomic advancement and empowerment		
Location	Australia: ACT, NSW, SA, VIC		
Eligible Asset	 Schools	 Tertiary educational	 Tertiary educational student housing
Impacts	Construction and operation of 25 schools in Australia with enrolments of 20,633 primary and high school students in 2022.	Operation of 2 Australian universities with collective enrolments of 142,127 students .	Operation of 16 residences offering accommodation for 7,795 domestic and international university students across 4 Australian universities .

IMPACT REPORTING (CONTINUED)

 SDG target 6.1	
GBP/SBP project category	Sustainable water and wastewater management
Location	Australia
Eligible Asset	 Drinking water
Impacts	<p>Operation of 2 reverse osmosis desalination plants, contributing to the supply of potable drinking water for 6.5 million Australians.</p> <p>Collectively the plants have a current production capacity of ~240GL (240 billion litres) of desalinated water per annum. The desalination plants provide a rainfall independent water source, providing water security for residents and relieving pressure on catchment water supplies in times of drought.</p>

 SDG target 7.2, 7.B		
GBP/SBP project category	Renewable energy	
Location	Australia: NSW, QLD, SA, TAS, VIC, WA Brazil, Taiwan, Scotland, India, New Zealand, Singapore	
Eligible Asset	 Renewable energy generation – wind, solar and battery storage	 Energy efficiency
Impacts	<p>Financing of 83 large scale renewables projects in Australia, Brazil, Scotland, India and Taiwan with a total capacity of 5,931.12MW. This includes the financing of 24 operational wind farms in Australia and overseas (Australia 13; Brazil 5; India 5; Taiwan 1) with a total capacity of 2,659.0MW and 47 operational solar farms in Australia and overseas (Australia 13; Taiwan 34) with a total capacity of 1,332.42MW. It also includes the development of 3 wind farms in Australia, Taiwan and Scotland, and 9 solar farms in Taiwan with a total capacity of 1,939.7MW.</p> <p>Over 12 months, the wind farm portfolio generated approximately 8,379.74GWh¹ of electricity whilst the solar farm portfolio generated approximately 1,815.73GWh¹ resulting in the following environmental impacts:</p> <ul style="list-style-type: none"> • 5,593.38ktCO₂ equivalent in avoided emissions per annum² • Equivalent to taking 1.9 million cars off the road in Australian roads for a year³ • Equivalent to meeting electricity needs of 2.04 million local residents or 1.2 million Australian households for a year^{4,5}. <p>Additionally, financing of multiple projects which connect renewable generators to the transmission network in Australia and increase solar manufacturing production in Singapore.</p>	<p>Financing manufacturing, installation, leasing and operation of smart meters to facilitate the rapid rollout to homes across Australia and New Zealand.</p>


1. Generation data for Australian large scale renewable projects was supplied by Energy One Limited using data supplied by the Australian Energy Market Operator (AEMO). Generation data is for the 12 month period to 30 September 2022. Generation data for the Brazilian wind farms has been sourced from annual reports for the 12 months to 31 December 2021, and generation data for the Taiwanese wind farm has been sourced from the project operator for the 12 months to 30 June 2022. 2. Emission factors have been sourced from the report 'EIB Methodologies for the Assessment of Project GHG Emissions and Emission Variations' published February 2022. Emissions Factors are based on the Combined Margin Intermittent Electricity Generation. https://www.eib.org/attachments/publications/eib_project_carbon_footprint_methodologies_2022_en.pdf. 3. Average annual emissions from Australian vehicles was calculated from fuel use data presented in ABS 9208.0 'Survey of Motor Vehicle Use, Australia, 12 months ended 30 June 2020 (released 21/12/2020) (no updated since 2020) with emissions factors sourced from the National Greenhouse Accounts (NGA) Factors (2022 Version) <https://www.abs.gov.au/statistics/industry/tourism-and-transport/survey-motor-vehicle-use-australia/latest-release>; <https://www.industry.gov.au/data-and-publications/national-greenhouse-accounts-factors>. 4. Average electricity usage rates per capita in the relevant locations have been sourced from 'IEA World Energy Balances and Statistics 2021' <https://www.iea.org/subscribe-to-data-services/world-energy-balances-and-statistics>. 5. Average Australian household electricity usage rates have been sourced from Australian Energy Regulator, Annual Report on Compliance and Performance of the Retail Energy Market 2017-18 https://www.aer.gov.au/system/files/Annual%20Report%20on%20Compliance%20and%20Performance%20of%20the%20Retail%20Energy%20Market%202017-18_0.pdf.

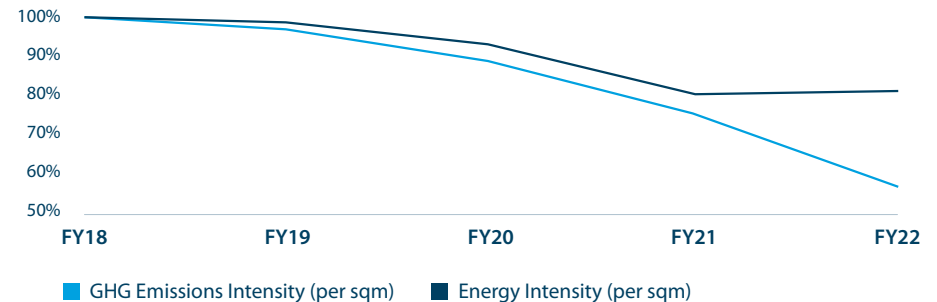
IMPACT REPORTING (CONTINUED)



SDG target






9.4

GBP/SBP project category	Green buildings
Location	Australia: NSW, NT, SA, QLD, VIC, WA Singapore Hong Kong New Zealand
Eligible Asset	 Buildings with green standard
Impacts	<p>Financing the development or ongoing operation of 80 commercial office buildings internationally, as follows:</p> <ul style="list-style-type: none"> • Operation of 66 operating commercial office buildings in Australia⁶. <ul style="list-style-type: none"> – Current NABERS weighted average rating of 5.56 stars: <ul style="list-style-type: none"> • The weighted average emissions intensity of these buildings is 36.64kgCO₂/m² (Scope 1, 2 and 3; Base Building)⁷. • On a like-for-like basis this portfolio of buildings has seen a year on year decrease in emissions intensity, decreasing by 24.6% from 30 Sep 2021 and 43.1% since 30 Sep 2018. However energy intensity (energy use per m²) has slightly increased since last year by 1.1%, with a cumulative decrease since 2018 of 18.6%. • Construction of 9 commercial office buildings in Australia targeting 5 star NABERS or Green Star ratings, or higher. • Operation of 4 commercial office buildings outside of Australia have been financed in Singapore (2), Hong Kong (1) and New Zealand (1): <ul style="list-style-type: none"> • Rated as LEED Platinum, BCA Green Mark Platinum, BCA Green Mark Gold, and 6 Green Star respectively.



6. Includes ANZ tenancy. 7. Based on current NABERS data with GreenPower.

IMPACT REPORTING (CONTINUED)

	SDG target 10.2	
GBP/SBP project category	Socioeconomic advancement and empowerment	
Location	Australia (delivered in Australia, NZ, Asia and the Pacific)	
Eligible Asset	 Financial education programs	
Impacts	<p>Delivery of Money Minded, ANZ's flagship financial education program, supporting adults with low levels of financial literacy and those on lower incomes. As at 30 September 2022, over 843,600 people were estimated to have participated in MoneyMinded across Australia, New Zealand, Asia and the Pacific (since the program commenced in 2002).</p> <p>Operation of the Saver Plus program which is a matched savings and financial education program developed by the Brotherhood of St Laurence and ANZ in 2003. Participants open an ANZ savings account, set a savings goal and save towards it regularly over 10 months while also attending MoneyMinded financial education sessions. Upon reaching their goal, savings are matched by ANZ dollar for dollar, up to \$500, which must be spent on education. As at 30 September Saver Plus had reached over 53,000 lower-income participants (since the program commenced in 2003).</p>	
	SDG target 11.1, 11.2	
GBP/SBP project category	Affordable housing Affordable basic infrastructure Clean transportation	
Location	Australia: ACT, NSW, QLD, VIC USA Germany	
Eligible Asset	 Social and affordable housing	 Lower carbon transportation facilities
Impacts	Operation of 448 dwellings in Australia to be used exclusively for the provision of social and affordable housing for a minimum of 25 years.	<p>Operation of 3 metro projects within Australia, collectively carrying passengers on ~30 million journeys across 48km of track.</p> <p>Additionally, development of 2 metro projects which will provide capacity for more than 20 million passengers over an additional 49km of track.</p> <p>Development of fully electric vehicles in the USA and Germany, including finance for dedicated production facilities including battery production.</p>



Case study



Case study from the Eligible Asset pool

We are pleased to feature a specific example from the Eligible Asset pool. We hope this provides further context with regards to the use of proceeds and impacts that are possible from the issuance of ANZ SDG Bonds.

South Australian Schools PPP – Aldinga & Angle Vale, SA

In June 2022, ANZ participated in the \$250 million refinancing of the TESA Education consortium's South Australian Schools Public Private Partnership Project to establish best practice school infrastructure across South Australia and contribute to the state's economic growth. Two new birth-to-year 12 schools are being delivered in outer metropolitan areas to accommodate 1,675 students, including 100 special school students and a 75-place children's centre, plus more than 200 teaching and support staff. The consortium comprises of Tetris Capital, Sarah Constructions, ISS Services Australia and DIF Capital Partners with financing structured as a Sustainability Loan. The school project met the requirements of both an eligible green and eligible social project and ANZ acted as the Sole Sustainability Coordinator.

Notes

1. Impact Reporting

ANZ wishes to highlight and draw investors' attention to the fact that the impact figures above, other than in respect of SDG 10, have been presented, analysed and recorded at the project/borrower level and have not been apportioned in accordance with the volume of ANZ's lending to each project. Impact figures have not been presented on the basis of the volume of ANZ's lending to each project at this stage.

2. Assurance

Ernst & Young ("EY") has provided reasonable assurance 16 December 2022 over whether the SDG Bonds continue to meet the requirements of the ICMA Sustainability Bond Guidelines and the requirements of the ANZ SDG Bond Framework on the basis specified in, and subject to, the terms and conditions of that engagement. EY's assurance procedures included reviewing the Impact Report and checking the following:

- The structure and disclosures of the Impact Report met the requirements of the ANZ SDG Bond Framework;
- The aggregate asset values were disclosed accurately and in line with the ANZ SDG Bonds Asset Register;

- The individual impact data described in the Impact Report had been appropriately transcribed from the associated source information provided by ANZ.

EY's conclusion over the assurance in its full statement can be found on the ANZ Debt Investor Centre [website](#).

3. Undisclosed Borrowers

Borrower names are not disclosed in the table above due to confidentiality restrictions. ANZ is in ongoing discussions with Borrowers regarding disclosure approval to debt investors.

4. Framework

This report has been prepared in accordance with version 3.0 of the ANZ SDG Bond Framework, published August 2020. The current and preceding versions of the ANZ SDG Bond Framework can be found on the ANZ Debt Investor Centre [website](#).



Investor Feedback

ANZ is committed to transparency of reporting and disclosure in the Green, Social and Sustainability Bond market and we welcome investor feedback on the contents of this and future reports.

Enquiries and further information

Enquires in relation to this report or ANZ SDG Bonds can be directed to DebtIR@anz.com.



All ongoing and historical reporting and assurance in relation to ANZ SDG Bonds can be found on the ANZ Debt Investor Centre website.

Key contacts

Scott Gifford
Head of Group Funding

Telephone: +61 4 3407 6876
Scott.Gifford@anz.com

General mailbox

DebtIR@anz.com



anz.com