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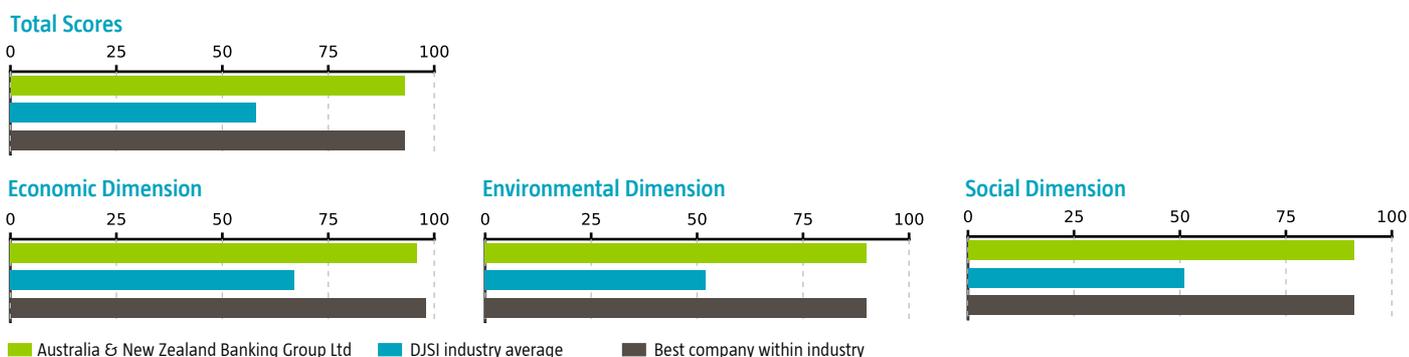
Company Description

Founded in 1835, Australia and New Zealand Banking Group (ANZ) is the third-largest banking organization in Australia and the largest in New Zealand. ANZ offers a wide array of banking and financial products and services. The group is organized into four operating divisions. ANZ's Australia and New Zealand divisions cater to retail, commercial and wealth management clients, and the International and Institutional Banking division offers products and services to global institutional clients. Further, the group has a significant presence in private banking, with its Global Wealth division focusing primarily on investments, superannuation, insurance, and advice solutions. For small and medium-size businesses, ANZ has designed customized products and services covering banking and savings accounts, merchant services, commercial insurance, and financial planning. Headquartered in Melbourne, Australia, ANZ operates primarily in Australia, New Zealand, and the Asia-Pacific Region, with additional presence in the Middle East, Europe, and America. The company reported statutory profits of AUD 5.7 billion at the end of the 2012 fiscal year, up 6% from 2011.

Sustainability Performance

ANZ structures its sustainable business strategy around five priority areas that guide its sustainability initiatives. Priorities such as developing responsible internal practices and minimizing environmental impact look inwards by seeking to optimize operational management, while other priorities focus on outward impact - such as developing educational and employment activities to further socioeconomic inclusion and financial capability, and bridging socioeconomic divides between rural and urban areas in key markets. The company pursues a comprehensive approach to talent attraction and retention, developing programs for training and recruitment of traditionally marginalized groups. ANZ also leverages its presence in developing nations – it holds a 40% share of the banking market in the Pacific alone - to support the growth of rural industry, and delivers financial literacy programs throughout Australia/New Zealand and Asia-Pacific. MoneyMinded, a program focused on building people's money management skills, has seen around 200,000 individuals participating since it began ten years ago.

Sustainability Scores



COMPANY INFORMATION Source: Bloomberg / September 04, 2013

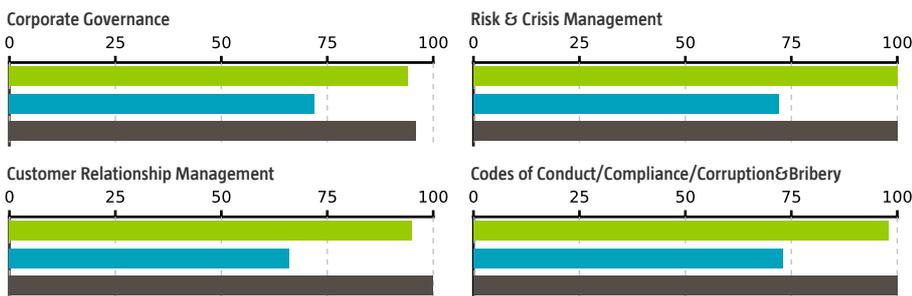
Company		Share		Key data	
Country	Australia	Market cap (million)	81,677	Sales (million)	2012: 35,968 / 2013E: 19,699
No of Employees	47,419	Currency	AUD	EPS	2.17 / 2.31
Web	www.anz.com	High 52 week	32.09	P/E Ratio	13.75 / 12.90
		Low 52 week	23.42		

Industry Drivers

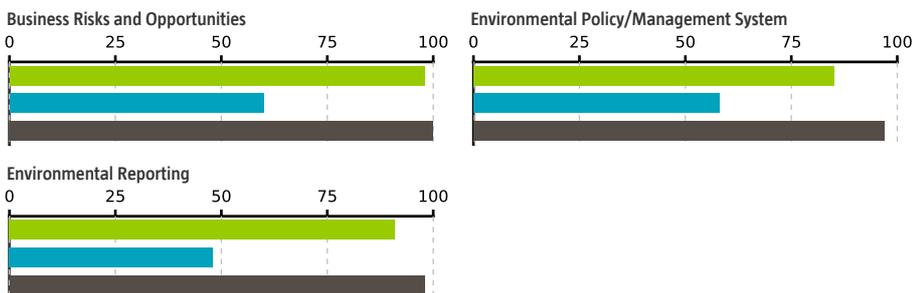
The banking industry remains under public scrutiny. As banks work to restore their credibility and contribute to stable financial systems following the credit crisis, leadership and accountability are key factors in building a competitive advantage. Adherence to international best practices in corporate governance, risk management and compliance standards remains a necessity. Regulation, political and stakeholder pressure, demographic shifts and climate change will continue to have an impact on the business environment. Leading banks are integrating environmental and social factors into their long-term investment strategies. Motivated, highly educated and experienced employees are critical to developing innovative financial products and services as well as in attracting and retaining clients. At the same time, climate change and resource scarcity are creating new business opportunities, for example in the area of low-carbon mortgages or funding schemes for new technologies that are paving the way toward a low-carbon economy.

Company Performance for Selected Criteria

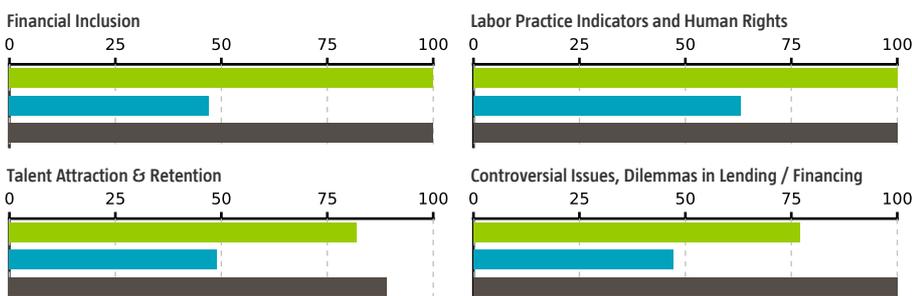
Economic Dimension



Environmental Dimension



Social Dimension



■ Australia & New Zealand Banking Group Ltd ■ DJSI industry average ■ Best company within industry

For information on assessment criteria, visit www.sustainability-indices.com

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