

August 2020

# ANZ SDG BOND FRAMEWORK



# Introduction

This document is the framework under which the Australia and New Zealand Banking Group Limited (ANZ) intends to issue Green, Social, or Sustainability Bonds (Framework). Each type of bond issued under this Framework will be aligned to the United Nations Sustainable Development Goals (SDG Bonds).

## ANZ as an issuer

ANZ began its Australian operations in 1835 and its New Zealand operations in 1840. ANZ is a public company limited by shares incorporated in Australia and was registered in the State of Victoria on 14 July 1977. We provide a broad range of banking and financial products and services to retail, small business, corporate and institutional customers. Geographically, operations span Australia, New Zealand, a number of countries in the Asia Pacific region, the United Kingdom, France, Germany and the United States.

## ANZ's purpose and approach to sustainability

ANZ's purpose is to help shape a world in which people and communities thrive. This means striving to create a balanced, sustainable society in which everyone can take part and build a better life.

## ANZ SDG Bond Framework



One of the ways we are bringing our purpose to life is through helping to act on complex issues that matter to society and are core to our business strategy. We are focusing our efforts on:

- **Financial wellbeing** – improving the financial wellbeing of our customers, employees 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; and
- **Housing** – improving the availability of suitable and affordable housing options for all Australians and New Zealanders.

Each year we set public Environmental, Social and Governance (ESG) targets, many of which are aligned with the United Nations Sustainable Development Goals (SDGs) that reflect our ESG priorities, support the delivery of our business strategy and respond to our most material issues.



Since 2010 our business operations have been carbon neutral.



ANZ is committed to environmental footprint targets that seek to reduce the impact of our operations. In line with our targets to reduce paper consumption we have published this document in landscape orientation to encourage it being used digitally instead of being printed.

## ANZ's Social and Environmental Risk Policy

ANZ is committed to delivering fair and responsible banking. One of the key ways that we identify and manage the risks associated with our business lending is through the application of our **Social and Environmental Risk Policy**. This policy seeks to ensure that the financial services we provide to our customers to support economic development do not result in an unacceptable impact on people or the environment. It was launched in October 2017 as a consolidation of the principles and standards previously embedded within our six sensitive sector policies (in existence since 2007) into one 'umbrella' policy.

ANZ's position on financing thermal coal is set out in our **Climate Change Statement**. In addition, ANZ has been a signatory to the Equator Principles since 2006. The Equator Principles are a set of voluntary standards designed to help banks identify and manage social and environmental risks associated with the direct financing of large infrastructure projects such as dams, mines and pipelines. We regard them as complementary to our Social and Environmental Risk Policy.

Our Social and Environmental Risk Policy is applied every time ANZ lends to a borrower or project and therefore to 100% of the Eligible Assets (as defined in the 'Use of Proceeds' section on the following page) in our SDG Bonds. For Eligible Assets that are project finance loans, these have an additional level of scrutiny as they are also reviewed against the Equator Principles. Further information about our policies is available on [anz.com/cs](http://anz.com/cs).

## ANZ and the Sustainable Development Goals

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 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.

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As an issuer of SDG Bonds, ANZ is committed to demonstrating our alignment with the SDGs through Use of Proceeds and Impact reporting, in addition to our regular ESG reporting.

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Through the ongoing management of our SDG Bond program, ANZ continues to develop its strategy to be a leader in the development of green and sustainable capital markets.



# ANZ's SDG Bond Framework

ANZ's Framework is in line with the current versions of the ICMA Green Bond Principles (GBP), Social Bond Principles (SBP) and the Sustainability Bond Guidelines (SBG) at publishing. The Framework will be updated from time to time by ANZ.

In alignment with these principles, the Framework adopts the four key pillars as follows:



The GBP, SBP and SBG are voluntary process guidelines that are accepted as the main guidelines for issuance of Green, Social and Sustainability Bonds in capital markets globally.

ANZ may choose to seek Climate Bonds Initiative (CBI) Certification under the Climate Bonds Standard (CBS) for any Green Bond issued under this Framework.

ANZ's Framework enables the issuance of the following "Use of Proceeds" Bonds, which are collectively referred to as SDG Bonds:

- **Green Bonds**, in accordance with the ICMA GBP and where relevant, the CBS;
- **Social Bonds**, in accordance with the ICMA SBP; and
- **Sustainability Bonds**, in accordance with the ICMA SBG.

## Use of Proceeds

A key element of ANZ SDG Bonds is how the proceeds are used. The proceeds of these bonds will be used to finance or refinance lending and/or expenditures across ANZ which are subject to consistency with ANZ's Social and Environmental Risk Policy, Climate Change Statement, and where applicable, the Equator Principles ("Eligible Assets").

## Eligible Assets include:

- Project finance or corporate loans with a definable purpose that aligns to Eligible Categories (as defined below) or which are made to a business or project that derives at least 90% of its revenues from activities in Eligible Categories (refer to appendix for a detailed list);
- Project or corporate loans which are labelled as green, social or sustainability loans because they align to accepted market principles and guidelines, or that have achieved a green, social or sustainability certification, assurance, evaluation, second opinion or other type of independent review against accepted market principles and guidelines, in both cases including but not limited to those issued by the Asia Pacific Loan Market Association and which align to the relevant SDGs within the relevant Eligible Categories; and
- ANZ's own operating or capital expenditures which align to Eligible Categories.

The identification of Eligible Assets is subject to the Process for Evaluation and Selection (see the following page).

ANZ has issued, and may, from time to time, issue 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 SDG Bonds and Other SDG Securities.

In addition, ANZ Green Bonds, ANZ Social Bonds and ANZ Sustainability Bonds will each be aligned to one or more of the SDGs and the GBP and SBP Project categories as summarised in the table on the following page.

## ANZ SUSTAINABILITY BONDS

Issued in accordance with the ICMA Sustainability Bond Guidelines

The proceeds of ANZ Sustainability Bonds will be applied to Eligible Assets which may be linked to a combination of any of the below 11 SDGs across “green” or “social” categories.

### ANZ GREEN BONDS

Issued in accordance with the ICMA Green Bond Principles and where relevant, the Climate Bonds Standard

#### SDG 6: Clean Water and Sanitation

- Sustainable water and wastewater management
- Socioeconomic advancement and empowerment

#### SDG 7: Affordable and Clean Energy

- Renewable energy
- Energy efficiency

#### SDG 9: Industry, Innovation, and Infrastructure

- Green buildings

#### SDG 11: Sustainable Cities and Communities

- Clean transportation

#### SDG 12: Responsible Production and Consumption

- Pollution prevention and control

#### SDG 13: Climate Action

- Climate change adaptation

#### SDG 15: Life on Land

- Environmentally sustainable management of living natural resources and land use
- Climate change adaptation
- Terrestrial and aquatic biodiversity conservation

### ANZ SOCIAL BONDS

Issued in accordance with the ICMA Social Bond Principles

#### SDG 3: Good Health and Well-being

- Access to essential services
- Socioeconomic advancement and empowerment
- Affordable basic infrastructure

#### SDG 4: Quality Education

- Access to essential services
- Socioeconomic advancement and empowerment

#### SDG 6: Clean Water and Sanitation

- Affordable basic infrastructure
- Socioeconomic advancement and empowerment

#### SDG 8: Decent Work and Economic Growth

- Employment generation
- Socioeconomic advancement and empowerment

#### SDG 10: Reduced Inequalities

- Socioeconomic advancement and empowerment

#### SDG 11: Sustainable Cities and Communities

- Affordable housing
- Affordable basic infrastructure
- Access to essential services

## Process for Project Evaluation and Selection

ANZ's SDG Bond Working Group (SBWG, previously known as the Green Bond Working Group), which was established in 2015 in line with ANZ's first Green Bond issuance, maintains the ANZ SDG Bond Framework and compliance for all bonds issued under the Framework.

The SBWG is chaired (currently) by the Head of Sustainable Finance (SF) and members consists of senior representatives from ANZ's Group Treasury, Capital Markets & Bond Syndicate and Sustainable Finance teams. It may be supplemented from time to time, or expanded, by the inclusion of representatives from other teams.

For new issuances, SF will manage the Eligible Assets selection process, consulting with internal sustainability practitioners, making recommendations to and seeking confirmation from the SBWG prior to issuance where appropriate.

For existing issuances, SF may unilaterally decide on Eligible Assets for substitution purposes providing the SBWG with updates via the monthly monitoring process described below.

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For both new and existing issuances, the Eligible Assets selection process will take into account the following objectives, features and benefits:

- Conformance with the Eligible Categories set out below;
  - Conformance with the GBP, SBP and SBG;
  - Applying ANZ's own professional judgement, discretion and sustainability knowledge; and
  - Where ANZ chooses, conformance with any other principles, standards, tools or taxonomies in the market including but not limited to the CBS for any Green Bond for which ANZ pursues CBI certification.
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## Management of Proceeds

ANZ tracks the receipt and use of proceeds via its internal reporting systems, to identify and monitor Eligible Assets for ANZ SDG Bonds.

In addition, to ensure appropriate earmarking for the purpose of internal monitoring and external reporting of proceeds, ANZ has established a register that contains all Eligible Assets and the drawn value of the Eligible Assets for the ANZ SDG Bonds on issue.

To the extent that any proceeds have not been allocated to Eligible Assets at issuance or, during the life of the bond, those proceeds may be invested in cash or, pursuant to ANZ Group Treasury's repurchase bond agreement program, in Government or Semi- Government bonds. Any unallocated proceeds will be disclosed as part of the ANZ SDG Bond Use-of-Proceeds semi-annual reporting.

## Reporting

ANZ recognises investor interest in transparency of reporting and disclosure and makes the following information available on the [ANZ Debt Investor Website](#).

FRAMEWORK	SECOND PARTY OPINION	ASSURANCE STATEMENTS	USE OF PROCEEDS REPORT	IMPACT REPORT	CBI CERTIFICATION
Once off, or as updated at ANZ's discretion	Once off, and subsequently if material changes to the Framework occur	Annually as at 30 September or when assurance otherwise occurs, to the extent allowed by the assurer (publication in line with ANZ's full year results reporting timetable)	Semi-annually as at 31 March and 30 September, covering all bonds on issue (publication in line with ANZ's half and full year results reporting timetable)	Annually as at 30 September, incorporated into the corresponding Use of Proceeds Report, covering all bonds on issue (publication in line with ANZ's full year results reporting timetable)	At issue of any CBI certified Green Bonds issued under this Framework

### Reporting inclusions:

#### 1. Use of Proceeds:

- Eligible Asset volume in comparison to SDG Bonds on issue;
- Summary of Eligible Assets and their contribution to the SDGs, subject to permitted disclosure;
- Sector mix;
- Geographical mix; and
- Eligible Asset removals or substitutions.

#### 2. Impact:

A summary of the impacts of the Eligible Assets, which may include the metrics set out in the appendix, where the data is available from clients and subject to permitted disclosure in accordance with relevant confidentiality agreements and privacy, competition or other relevant regulation.

### Independent review

ANZ obtains from time to time a second party opinion on the Framework to confirm the alignment with the applicable market standards. The opinions are published on [ANZ Debt Investor Website](#).

ANZ obtains ongoing annual assurance covering each SDG Bond on issue as at 30 September each year, confirming that the allocation of proceeds to Eligible Assets has been made in accordance with the Framework for each issuance. This annual assurance is released in line with ANZ's full year reporting and the assurance statements and subsequently published on [ANZ Debt Investor Website](#).

In the instance that ANZ wishes to obtain CBI certification for a Green Bond issued under this Framework, ANZ will engage a CBI-approved verifier to ensure that the issuance aligns with the process and procedure set out in this Framework on a pre-issuance basis and at least once post-issuance in accordance with the CBI criteria as it stands from time to time.

### Ongoing market development

The sustainable finance market continues to evolve, which means that what constitutes appropriate instruments is still subject to interpretation. ANZ recognises this complexity and seeks to utilise existing and commonly accepted mechanisms in the marketplace, such as the GBPs, SBPs, SBGs, SDGs and others as they become available. These are reflected in the Framework, and we are constantly looking at ways to improve our approach, welcoming any feedback from investors and other stakeholders to better meet their needs and to fulfil our core purpose in society – to shape a world where people and communities thrive.

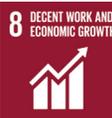
# Appendix 1

## Eligible Categories

### Sustainable Development Goal

SDG Target	GBP/SBP Project Category	Examples of Eligible Assets
 <p>3.4 Reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being</p> <p>3.5 Strengthen the prevention and treatment of substance abuse, including narcotic drug abuse and harmful use of alcohol</p> <p>3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all</p>	<p>Access to essential services</p> <p>Socioeconomic advancement and empowerment</p> <p>Affordable basic infrastructure</p>	<p>Construction, supply of goods, and / or operation of:</p> <ul style="list-style-type: none"> <li>i) Public hospitals, clinics and health care centres (including those with a portion of private hospital beds); or</li> <li>ii) Private hospitals which;               <ul style="list-style-type: none"> <li>a. Are not-for-profit; or</li> <li>b. Provide free/subsidised social benefit programs which support the physical, mental and emotional wellness of vulnerable and disadvantaged communities; or</li> <li>c. Have agreed to make healthcare services available to the public as required, under government agreements; or</li> </ul> </li> <li>iii) Aged care services that, as required by the Australian Government, meet the supported resident ratio (i.e. as at the time of writing a minimum of ~16% of resident places for supported, concessional and assisted residents); or</li> <li>iv) Specialist disability accommodation</li> </ul>
 <p>4.3 Ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university</p> <p>4.4 Substantially increase number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship</p> <p>4.5 Eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations</p>	<p>Access to essential services</p> <p>Socioeconomic advancement and empowerment</p>	<p>Activities that expand access for youths and adults to education or otherwise improve educational infrastructure including:</p> <ul style="list-style-type: none"> <li>i) Technical, vocational and tertiary educational schemes</li> <li>ii) Construction of or investment in facilities such as tertiary campuses, universities, student housing or other educational or training infrastructure</li> </ul> <p>Activities that target women and minority inclusion in education systems, including access to tertiary education or vocational and technical skills training and access to campus infrastructure.</p>
 <p>6.1 Access to safe and affordable drinking water</p> <p>6.2 Access to adequate and equitable sanitation and hygiene</p> <p>6.3 Improve water quality</p> <p>6.4 Increase water-use efficiency and reduce the number of people suffering from water scarcity</p>	<p>Affordable basic infrastructure</p> <p>Sustainable water and wastewater management</p> <p>Socioeconomic advancement and empowerment</p>	<p>Activities that:</p> <ul style="list-style-type: none"> <li>i) Expand public access to safe and affordable drinking water; or</li> <li>ii) Provide access to adequate sanitation facilities; or</li> <li>iii) Improve water quality to be fit for human use/consumption; or</li> <li>iv) Increase water-use efficiency through water recycling, treatment and reuse (including treatment of wastewater)</li> </ul>

**Sustainable Development Goal**

SDG Target	GBP/SBP Project Category	Examples of Eligible Assets
 <p>7.1 Ensure universal access to affordable, reliable and modern energy services 7.2 Increase substantially the share of renewable energy in the global energy mix 7.b Expand infrastructure and upgrade technology for supplying modern and sustainable energy services for all</p>	<p>Renewable energy Energy efficiency</p>	<p>Construction, maintenance, manufacture, expansion of components for clean energy, which enable:</p> <ul style="list-style-type: none"> <li>i) Generation or transmission Including wind, solar, hydro power, biomass, geothermal, and their associated components; or</li> <li>ii) Energy efficiency Including energy efficient technologies in new and refurbished buildings, energy storage, district heating, smart grids, appliances and products</li> </ul>
 <p>8.1 Sustain per capita economic growth in accordance with national circumstances 8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalisation and growth of micro-, small- and medium-sized enterprises, including through access to financial services 8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all</p>	<p>Employment generation Socioeconomic advancement and empowerment</p>	<p>Lending to Small and Medium Enterprises which:</p> <ul style="list-style-type: none"> <li>i) Are owned or operated by marginalised or under-represented groups; or</li> <li>ii) Provide targeted products or services to marginalised and underrepresented groups</li> </ul> <p>Supporting SMEs to create and/or retain jobs through lending which qualifies for the Australian Government Coronavirus SME Guarantee Scheme. ANZ programs and initiatives which seek to improve financial literacy and accessibility.</p>
 <p>9.4 Upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes</p>	<p>Green buildings</p>	<p>Construction, renovation or operation of buildings to make them sustainable, improve resource efficiency, adopting environmentally sound technologies. Recognised standards to the minimum level of GREEN STAR 5, NABERS 5, BREAM Excellent, NABERNZ excellent energy ratings, or equivalent. For precincts, or property portfolios, the rateable NLA meets these same recognised standards for at least 90% of the total NLA.</p>
 <p>10.2 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</p>	<p>Socioeconomic advancement and empowerment</p>	<p>Activities aimed at supporting people from marginalised/underrepresented groups to advance their socio-economic position such as:</p> <ul style="list-style-type: none"> <li>i) Financial education programs;</li> <li>ii) Training programs for individuals to access employment/self-employment; or</li> <li>iii) Services for individuals in financial, legal, social, housing, transport, IT, health and education (early childhood, primary, secondary, tertiary &amp; vocational) services; or</li> <li>iv) Access to affordable housing in urban and suburban areas with high employment availability to people from low socio-economic groups and/or essential, but low paid, worker groups</li> </ul>
 <p>11.1 Ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums 11.2 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</p>	<p>Affordable housing Affordable basic infrastructure Access to essential services Clean transportation</p>	<p>Activities that contribute to:</p> <ul style="list-style-type: none"> <li>i) Construction of or investment in registered social and/or affordable housing, accredited as such in the jurisdiction in which they operate<sup>1</sup>; or</li> <li>ii) Construction, equipping, or operation of clean transportation facilities or associated infrastructure, such as any of light passenger rail, new rail facilities for public use, electric vehicles, infrastructure for electric vehicles, cycleways and other forms of bicycle infrastructure, pedestrian thoroughfares and other transportation infrastructure that encourages modal shifts that reduce harmful emissions</li> </ul>

<sup>1</sup> Purpose built accommodation for affordable retirement-age living may also be considered.

**Sustainable Development Goal**

**SDG Target**

**GBP/SBP Project Category**

**Examples of Eligible Assets**

 <p><b>12</b> RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>12.4 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 minimise their adverse impacts on human health and the environment</p> <p>12.5 Substantially reduce waste generation through prevention, reduction, recycling and reuse</p>	<p>Pollution prevention and control</p>	<p>Activities that improve waste management, such as by:</p> <ul style="list-style-type: none"> <li>i) Reducing waste from the source; or</li> <li>ii) Recycling or composting to divert waste from landfill; or</li> <li>iii) Diverting waste from landfill and converting it to market-quality compost; or</li> <li>iv) Encouraging sustainable farming practices, including organic farming, water efficiency initiatives, waste water reuse, prevention of livestock and untreated effluents from entering waterways</li> </ul>
 <p><b>13</b> CLIMATE ACTION</p>	<p>13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries</p> <p>13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning</p> <p>13.b Promote mechanisms for raising capacity for effective climate change-related planning and management in least developed countries and small island developing States, including focusing on women, youth and local and marginalised communities</p>	<p>Climate change adaptation</p>	<p>Adaptation projects that demonstrably contribute to reducing vulnerability to climate change identified in the project area and do not increase carbon emissions, such as:</p> <ul style="list-style-type: none"> <li>i) Natural disaster prevention infrastructure (e.g. flood alleviation schemes); or</li> <li>ii) Education programs to increase awareness and knowledge on climate related issues</li> </ul>
 <p><b>15</b> LIFE ON LAND</p>	<p>15.1 Ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands, in line with obligations under international agreements</p> <p>15.2 Promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally</p> <p>15.3 Combat desertification, restore degraded land and soil, including land affected by desertification, drought and floods, and strive to achieve a land degradation-neutral world</p> <p>15.5 Take urgent and significant action to reduce the degradation of natural habitats, halt the loss of biodiversity and protect and prevent the extinction of threatened species</p>	<p>Environmentally sustainable management of living natural resources and land use</p> <p>Climate change adaptation</p> <p>Terrestrial and aquatic biodiversity conservation</p>	<p>Activities that improve the living environment including:</p> <ul style="list-style-type: none"> <li>i) Sustainable forestry</li> <li>ii) Restoration of land and natural habitats</li> </ul>

## Appendix 2

### Indicative Impact Metrics for ANZ SDG Bonds

Sustainable Development Goal	Indicative impact metrics (non-exhaustive)
 3 GOOD HEALTH AND WELL-BEING	<p>Number of hospital and other healthcare facilities built/upgraded</p> <p>Number of health patients served</p>
 4 QUALITY EDUCATION	<p>Number of students enrolled in facility</p> <p>Number of beds provided by student housing</p>
 6 CLEAN WATER AND SANITATION	<p>Number of tonnes of clean water provided</p> <p>Number of units of water hygiene equipment provided</p> <p>Number of water infrastructure projects built i.e. dams, reservoirs</p> <p>Percentage/size of populations provided access to clean water and/or sanitation</p>
 7 AFFORDABLE AND CLEAN ENERGY	<p>MWh of clean energy provided</p> <p>Number of tonnes of CO<sub>2</sub> avoided</p> <p>Number of solar farms or wind farms, including MWh capacity of renewable energy built</p> <p>Location and type of solar or wind farms</p>
 8 DECENT WORK AND ECONOMIC GROWTH	<p>Number of participants in financial literacy programs</p> <p>Number of SMEs supported</p> <p>Number of employees indirectly supported</p> <p>Number of jobs secured</p>
 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	<p>Energy savings achieved</p> <p>Number of tonnes of CO<sub>2</sub> avoided</p>

Sustainable Development Goal	Indicative impact metrics (non-exhaustive)
 10 REDUCED INEQUALITIES	<p>Types of programs offered to advance socio-economic position</p> <p>Number of people enrolled in such programs</p> <p>Profile of program participants (including marginalised/underrepresented groups)</p> <p>Number of people given access to affordable housing</p> <p>Profile of affordable houses (including from low socio-economic groups and/or essential, but low paid, worker groups)</p> <p>Location of affordable housing (including in urban and suburban areas with high employment availability)</p>
 11 SUSTAINABLE CITIES AND COMMUNITIES	<p>Length of rail tracks, cycleways, pedestrian thoroughfares</p> <p>Number of passengers accommodated</p> <p>Number of affordable housing dwellings provided</p>
 12 RESPONSIBLE CONSUMPTION AND PRODUCTION	<p>Diversion rate from landfill (%)</p> <p>Agricultural commodities produced in accordance with certified sustainable production standards e.g. FSC for forestry, or organically certified produce</p> <p>Length of fencing installed to prevent livestock access to waterways</p>
 13 CLIMATE ACTION	<p>Number of people reached by educational programs to increase climate change awareness</p> <p>Qualitative reporting on adaptation infrastructure or projects, such as:</p> <ul style="list-style-type: none"> <li>• Estimated cost savings or costs avoided from implementation of such infrastructure or projects; or</li> <li>• Carbon emissions reduced or avoided from implementation of such infrastructure or projects</li> </ul>
 15 LIFE ON LAND	<p>Total area of conserved land or ecosystems</p> <p>Total area of restored land or ecosystems</p> <p>Number of restoration/conservation projects</p> <p>Number of threatened species targeted for conservation</p>

## Limitations

This document is general background information about ANZ's described activities current at the date of the document. It is information given in summary form and does not purport to be complete.

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Such 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.

## ANZ SDG Bond Framework version history

Version	Date Published
1.0	February 2018
2.0	October 2019
3.0	August 2020

### Feedback

ANZ welcomes feedback on the contents of this Framework and ANZ SDG Bonds.

Feedback and enquires can be directed to [DebtIR@anz.com](mailto:DebtIR@anz.com).