



ANZ SUSTAINABLE DEVELOPMENT GOALS BONDS

USE OF PROCEEDS AND IMPACT REPORT
AS AT 30 SEPTEMBER 2021

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Introduction to ANZ SDG Bonds

This report provides an update to investors as at 30 September 2021, 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), having undertaken one new issuance of SDG Bonds in the 2021 financial year.

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 2021.

	2018	2019	2020	2021
	○	○	○	●
	FEB 18	NOV 19	AUG 20	JAN 21
	○	○	○	●
	SDG Bond 1	SDG Bond 2	SDG Bond 3	SDG Bond 4
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

ANZ is pleased to have received the following awards:



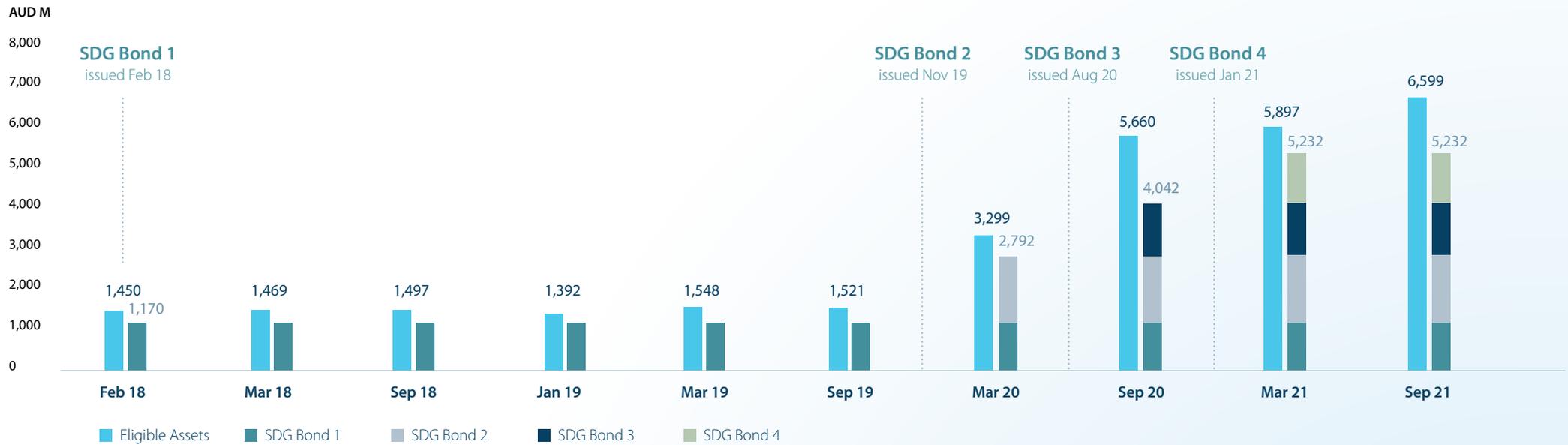
Best Sustainable Finance Deal
Financial Institution
Issuer of the Year
Sustainability



Australian Bank Issuer of the Year
Australian Sustainability Issuer of the Year
Australian Dollar Financial Institution Bond Deal of the Year

100% of proceeds from ANZ’s SDG Bonds were allocated to Eligible Assets at issuance, and remain fully allocated as at 30 September 2021.

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 2021 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 SDGs 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

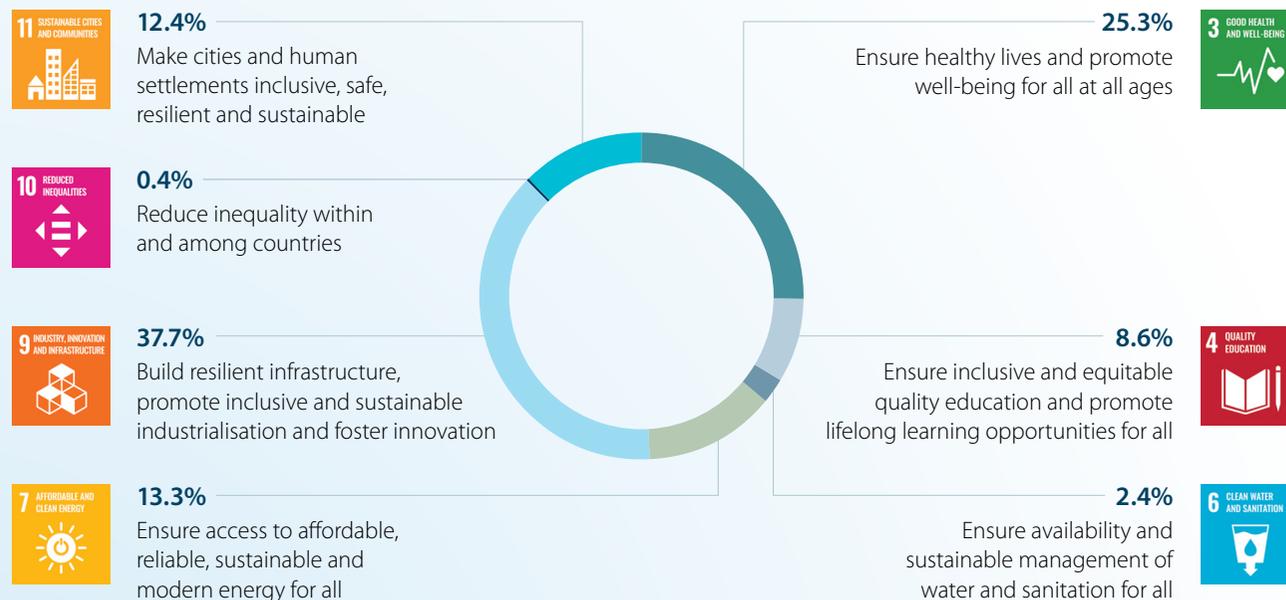


Allocation of bond proceeds

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 2021.

ALLOCATION OF PROCEEDS BY SDG

30 September 2021

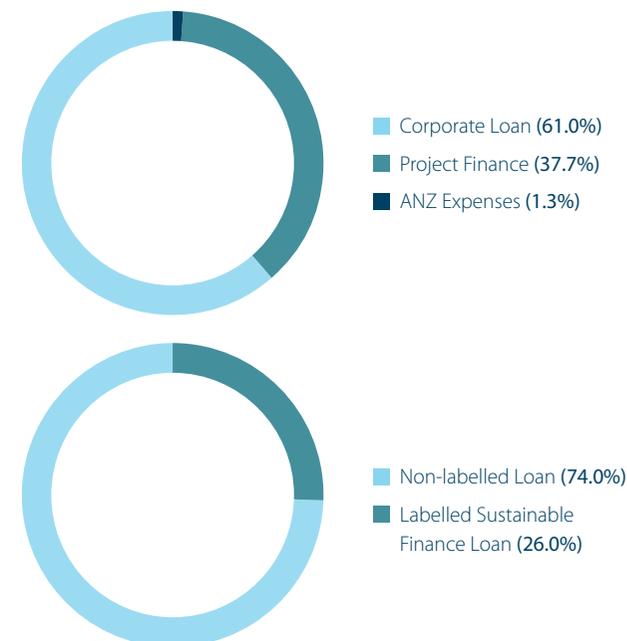


Reporting Notes

- The volume of Eligible Assets is as at 30 September 2021, 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.

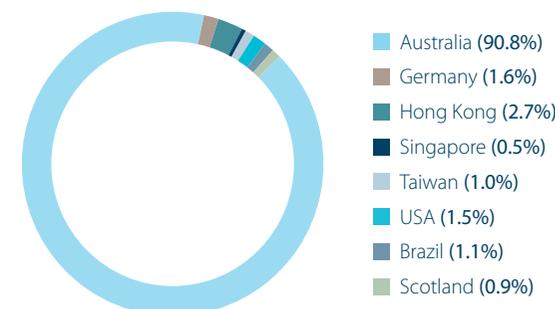
ALLOCATION OF PROCEEDS BY LOAN

30 September 2021



ALLOCATION OF PROCEEDS BY LOCATION

30 September 2021



Use of proceeds summary

As at 30 September 2021

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	1,669.1	25.3%
	4.3, 4.4, 4.5	Access to essential services Socioeconomic advancement and empowerment	Schools Tertiary educational Tertiary educational student housing	564.4	8.6%
	6.1	Sustainable water and wastewater management	Drinking water	157.8	2.4%
	7.2, 7.b	Renewable energy	Renewable energy generation and infrastructure – wind, solar and battery storage	875.1	13.3%
	9.4	Green buildings	Buildings with green standard	2,488.8	37.7%
	10.2	Socioeconomic advancement and empowerment	Financial education programs	25.8	0.4%
	11.1, 11.2	Affordable housing Affordable basic infrastructure Clean transportation	Social and affordable housing Clean transportation facilities	818.5	12.4%
Total AUD million				6,599.4	100%

A SELECTION OF IMPACTS RELATING TO THE ELIGIBLE ASSETS AS AT 30 SEPTEMBER 2021 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.

Hospital	Specialist Disability Accommodation	Renewable Energy	Financial Education Programs	
<p>Operation of 6 public hospitals, 28 not-for-profit hospitals and 1 public rehabilitation centre in Australia, collectively providing over 7,000 beds</p>	<p>Operation of 69 specialist disability accommodation homes in Australia</p>	<p>Generation of approximately 8,767GWh¹ resulting in the following environmental impacts</p>	<p>Delivery of MoneyMinded, 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>
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Comprising of over 260 beds and the construction of 14 specialist disability accommodation homes comprising of over 60 beds. 	<ul style="list-style-type: none"> 4,686.3ktCO₂ equivalent in avoided emissions per annum² Taking 1.6 million cars off the road in Australian roads for a year³ Meeting electricity needs of 1.62 million local residents or over a million Australian households for a year.^{4,5} 	<ul style="list-style-type: none"> As at 30 September 2021, over 790,551 people were estimated to have participated in MoneyMinded since the program commenced in 2002. 	<ul style="list-style-type: none"> As at 30 September Saver Plus had reached over 51,379 lower-income participants since the program commenced in 2003.



Impact reporting

As at 30 September 2021

Please refer to page 14 for 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 6 public hospitals, 28 not-for-profit hospitals and 1 public rehabilitation centre in Australia, collectively providing over 7,000 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 441 aged care homes in Australia comprising over 42,000 beds . Some of the services provided include residential services, respite and palliative care, specialist dementia care and integrated medical centres.	Operation of 69 specialist disability accommodation homes in Australia comprising of over 260 beds and the construction of 14 specialist disability accommodation homes comprising of over 60 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 17 schools in Australia, of which 15 schools have been completed with enrolments of over 10,000 primary and high school students in 2021. Another 2 schools are in construction , which will provide a further 3,200 student places .	Operation of 2 Australian universities with collective enrolments of over 135,000 students .	Operation of 14 residences offering accommodation for over 6,000 domestic and international university students across 3 Australian universities .

Impact reporting (continued)



SDG TARGET

6.1

GBP/SBP project category	Sustainable water and wastewater management
Location	Australia
Eligible Asset	<p>Drinking water</p>
Impacts	<p>Operation of 2 reverse osmosis desalination plants, contributing to the supply of potable drinking water for more than 6.5 million Australians.</p> <p>Collectively the plants have a current production capacity of more than 250GL (250 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
Eligible Asset	<p>Renewable energy generation – wind, solar and battery storage</p>
Impacts	<p>Financing of 29 large scale renewables projects in Australia, Brazil, Scotland and Taiwan with a total capacity of 5,336.0MW. This includes the financing of 19 operational Wind Farms in Australia and overseas (Australia 13; Brazil 5; Taiwan 1) with a total capacity of 2,437.6MW and 6 operational Solar Farms in Australia with a total capacity of 889.4MW. It also includes the development of 3 Wind Farms in Australia, Taiwan and Scotland, and a Solar Farm in Australia with a total capacity of 2,009.0MW.</p> <p>Over 12 months, the wind farm portfolio generated approximately 7,820.5GWh¹ of electricity whilst the solar farm portfolio generated approximately 946.3GWh¹ resulting in the following environmental impacts:</p> <ul style="list-style-type: none"> • 4,686.3ktCO₂ equivalent in avoided emissions per annum.² • Taking 1.6 million cars off the road in Australian roads for a year.³ • Meeting electricity needs of 1.62 million local residents or over a million Australian households for a year.^{4,5} <p>Additionally, financing of multiple projects which connect renewable generators to the transmission network in Australia.</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 2021. Generation data for the Brazilian wind farms has been sourced from annual reports for the 12 months to 31 December 2020, and generation data for the Taiwanese wind farm has been sourced from the project operator for the 12 months to 30 June 2021. 2. Emission factors have been sourced from the report 'EIB Methodologies for the Assessment of Project GHG Emissions and Emission Variations' published July 2020. Emissions Factors are based on the Combined Margin Intermittent Electricity Generation. https://www.eib.org/attachments/strategies/eib_project_carbon_footprint_methodologies_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) with emissions factors sourced from the National Greenhouse Accounts (NGA) Factors (2021 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)

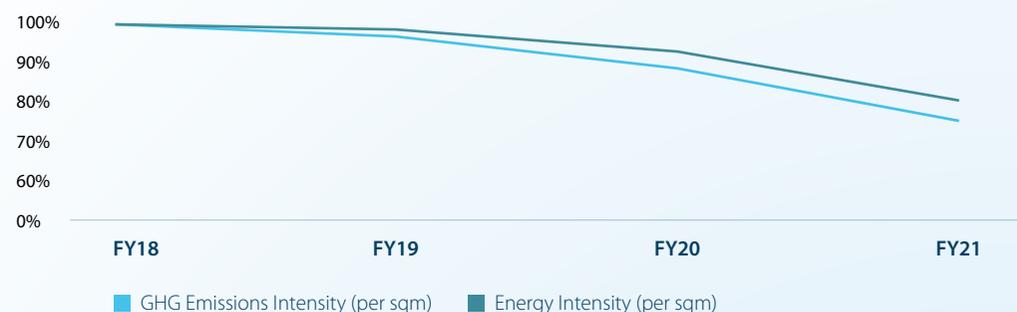


SDG TARGET

9.4

GBP/SBP project category	Green buildings
Location	Australia: NSW, NT, SA, QLD, VIC, WA Singapore Hong Kong
Eligible Asset	 Buildings with green standard
Impacts	<p>Financing the development or ongoing operation of 41 commercial office buildings internationally, as follows:</p> <ul style="list-style-type: none"> • Operation of 31 commercial office buildings in Australia. <ul style="list-style-type: none"> – 29 buildings⁶ – current NABERS weighted average rating of 5.34 stars: <ul style="list-style-type: none"> • The weighted average emissions intensity of these buildings is 48.61 kgCO₂/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 both emissions intensity and energy intensity (energy use per m²), with energy intensity decreasing by 19.5% and emissions intensity decreasing by 24.6% over the 3 years to 30 September 2021.⁸ – 2 buildings – yet to receive NABERS ratings following recent completion: <ul style="list-style-type: none"> • 1 has received a 6 Star Green Star rating (Design & As built), with the second building yet to be certified. • Construction of 7 commercial office buildings in Australia targeting 5 star NABERS or Green Star ratings, or higher. • Operation of 3 commercial office buildings outside of Australia have been financed in Singapore (2) and Hong Kong (1): <ul style="list-style-type: none"> – Rated as LEED Platinum, BCA Green Mark Platinum, and BCA Green Mark Gold, respectively.

COMMERCIAL OFFICE BUILDINGS RELATIVE PERFORMANCE



⁶. Includes ANZ tenancy. ⁷. Based on current NABERS data with GreenPower. One building has been excluded from this calculation as base building emissions are not available. ⁸. Two buildings have received NABERS certification in FY21 for the first time and are therefore not captured in historic performance.

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	 <p>Financial education programs</p>
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 2021, over 790,551 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 51,379 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	 <p>Social and affordable housing</p>	 <p>Clean transportation facilities</p>
Impacts	Operation of 65 dwellings in Australia to be used exclusively for the provision of social and affordable housing for a minimum of 25 years.	Operation of 2 metro projects within Australia, collectively carrying passengers on ~15 million journeys across 48km of track in the 12 month period ending 30 September 2021. Additionally, development of 2 metro projects which will provide capacity for more than 39,000 passengers over an additional 48km of track . Provision of additional rail infrastructure providing capacity for 72,000 passengers . Development of fully electric vehicles in the USA and Germany, including finance for dedicated production facilities including battery production .

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.

CELSUS ROYAL ADELAIDE HOSPITAL

In July 2021, ANZ participated in the AUD \$2.2 billion refinance of the Celsus Royal Adelaide Hospital (RAH) Public Private Partnership project financing.

The first Sustainability Loan Facility for the global healthcare sector, the financing aligns to the project's social and green credentials, as South Australia's largest public hospital and largest accredited teaching hospital, and its 4 Star Green Star – Healthcare As-Built rating from the Green Building Council of Australia. ANZ acted as Mandated Lead Arranger, Intercreditor Agent and one of two Sustainability (Green and Social) Coordinators.



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 as at 16 December 2021 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](#).



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