

ANZ Sustainable Development Goals Bonds

Use of Proceeds and Impact Report
As at 30 September 2025





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- **Changes to climate-related governing frameworks** – changes to climate-related policy, laws, regulations and market practices, standards and developments, including those resulting from legal proceedings and regulatory investigations.
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comply, in particular with regard to any direct or indirect environmental or sustainability impact of any eligible assets and eligible expenditures under ANZ's "ANZ SDG Bond Framework".



Introduction to ANZ SDG Bonds

This report provides an update to investors as at 30 September 2025, on the use of proceeds and impact of the Australia and New Zealand Banking Group Limited (“ANZ”) Sustainable Development Goals Bonds (“**SDG Bonds**”).

This report should be read in conjunction with the ANZ SDG Bond Framework dated November 2024¹ (“**Framework**”). Undefined capitalised terms have the meaning given in the Framework, unless the context otherwise requires.

As at 30 September 2025, ANZ had on issue four SDG Bonds with an aggregate principal amount of 5.65 billion (AUD equivalent²).

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.

The following chart shows the total volume (AUD M) of Eligible Assets as at 30 September 2025 and as at past reporting periods.

ANZ SDG Bonds issuance timeline



ANZ SDG Bonds on issue as at 30 September 2025

	2018	2019	2020	2021	2023	2025
	Feb 18	Nov 19	Aug 20	Jan 21	Jan 23	Jan 25
	↓	↓	↓	↓	↓	↓
	SDG Bond 1	SDG Bond 2 ³	SDG Bond 3	SDG Bond 4	SDG Bond 5	SDG Bond 6
Issued	Matured 21 Feb 2023	Redeemed 21 Nov 2024	AUD 1.25B	EUR 750M	EUR 1B	EUR 1B
Format			Tier 2	Tier 2	Tier 2	Tier 2
Maturity			26 Feb 2031	5 May 2031	3 Feb 2033	31 Jul 2035
Optional redemption date			26 Feb 2026	5 May 2026	3 Feb 2028	31 Jul 2030
AUD issuance proceeds			1.25B	1.19B	1.55B	1.66B
ISIN			AU3FN0055687	XS2294372169	XS2577127967	XS2986720907

¹. Version 4 of the ANZ SDG Bond Framework, available [here](#). ². For SDG Bonds issued in a currency other than AUD, proceeds are swapped back to AUD at the time of issuance. The AUD proceeds from this swap are recorded as the AUD equivalent proceeds for the SDG Bond.



Historical volume of Eligible Assets and SDG Bonds (AUD equivalent)

100% of proceeds from ANZ's SDG Bonds were allocated to Eligible Assets at each issuance, and remain fully allocated as at 30 September 2025.





ANZ and the Sustainable Development Goals

On 1 January 2016, the United Nations Sustainable Development Goals³ (“SDGs”) came into effect. The 17 goals and 169 targets are aimed at addressing global challenges, including those related to poverty, inequality, climate change and environmental degradation by 2030.

ANZ supports the SDGs and believes that business has an important role to play in their achievement.

In 2019, ANZ became a founding signatory to the **UN Principles for Responsible Banking** (the “**Principles**”). Under the Principles, ANZ’s ultimate parent entity, ANZ Group Holdings Limited (ABN 16 659 510 791) (“**ANZGHL**” and, together with its subsidiaries, the “**Group**”)

has reported the Group’s progress towards implementing the Principles using the Reporting and Self-assessment Index, available in its ESG Data and Frameworks pack at anz.com/esgreport.

As an issuer of SDG Bonds, ANZ demonstrates alignment with the SDGs through use of proceeds and impact reporting.

3. The SDGs are a collection of 17 non-legally binding, interlinked global goals produced by the UN for countries and governments. The SDGs are included to show how ANZ’s strategy supports the SDGs. ANZ makes no representation, warranty, or assurance of any kind, express or implied and takes no responsibility or liability as to whether ANZ’s strategy furthers the objectives or achieves the purpose of the indicated SDG. Further information on the SDGs can be found at un.org/sustainabledevelopment/. The content of this publication has not been approved by the United Nations and does not reflect the views of the United Nations or its officials or Member States.





ANZ ESG Reporting

The 2025 ESG Report, 2025 ESG Data and Frameworks Pack and 2025 Climate Report are available at anz.com/esgreport. Details of KPMG's independent assurance, including the approach taken and conclusions, is provided within KPMG's assurance statement on pages 58-59 of the 2025 ESG Report, and pages 87-89 of the 2025 Climate Report. More information can be found [here](#).

ANZGHL's ESG Report provides stakeholders with detailed ESG disclosures, including performance against the Group's ESG targets and the Group's management of material ESG issues. The Group's ESG approach is focused on responding to the Group's seven most material ESG issues, which for 2025 were identified and assessed as: environmental sustainability; ethics; conduct and culture; financial wellbeing; housing; improving non-financial risk management; information security; and responsible customer engagement. ANZ has prepared its 2025 ESG Report in accordance with the GRI Universal Standards 2021. See the 2025 ESG Report for further details at anz.com/esgreport.

ANZGHL's 2025 Climate Report outlines the Group's approach and progress towards the Group's Climate and Environment (C&E) Strategy vision to finance a sustainable transition. In 2025, the report was prepared in accordance with the Task Force on Climate-related Financial Disclosures (TCFD). The report is also informed by the Taskforce on Nature-related Financial Disclosures (TNFD) framework for nature disclosures, Glasgow Financial Alliance for Net Zero (GFANZ), and Transition Plan Taskforce (TPT) guidance and framework in the Group's disclosures on transition planning. The report also details the Group's actions in setting

pathways and targets to reduce the Group's financed and facilitated emissions in key sectors, informed by the UN Guidance for Climate Target Setting for Banks and the Partnership for Carbon Accounting Financial (PCAF) guidance. See the 2025 Climate Report for further details at anz.com/esgreport.

ANZGHL's 2025 Corporate Governance Statement discloses how it has complied with the Australian Securities Exchange (ASX) Corporate Governance Council's *Corporate Governance Principles and Recommendations (4th edition)* and is available at anz.com/corporategovernance.

Some of the Group's general 2025 ESG performance highlights (which do not necessarily relate in any respect to the use of proceeds and impact of ANZ's SDG bonds currently on issue) include:

- **\$84.72 billion⁴** funded and facilitated in social and environmental activities through customer transactions and direct investments since 1 April 2023, progressing towards the \$100 billion target by 2030.
- Continued engagement with our largest emitting business customers to strengthen their low carbon transition plans via our **Large Emitters Engagement Program⁵**.

- Enhanced **climate scenario analysis** capabilities and disclosures.
- **\$7.37 billion** funded and facilitated since 2018 towards ANZ's \$10 billion target⁶ to deliver homes to buy and rent in Australia and New Zealand that are more affordable, accessible or sustainable⁷.
- More than **126,000 participants** in ANZ's long-running financial education programs – Saver Plus, MoneyMinded and MoneyBusiness in 2025.
- Prevented and recovered more than **\$220 million** in fraud and scams-related funds across Australia and New Zealand⁸.



Please refer to anz.com/esgreport for the following reports:

2025 ESG Report
anz.com/esgreport

2025 ESG Data & Frameworks Pack
anz.com/esgreport

2025 Climate Report
anz.com/esgreport

Social & Environmental Sustainability Target Methodology
anz.com/esgreport

2025 Energy Customer Approach
anz.com/esgreport



For the ANZ Climate Change Commitment, please refer to our website [here](#).

4. Refer also to the ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport. **5.** The Large Emitters Engagement Program (LEEP) is ANZ's signature customer engagement program, which provides the framework for engaging with LEEP customers on their transition plans. Further information is available in our Climate Report available at anz.com/esgreport. **6.** FY25 includes transactions validated as eligible for inclusion in the target from 21/09/2024 to 19/09/2025. **7.** Eligible housing transactions that also meet the eligibility criteria for the social and environmental target to achieve \$100 billion by end 2030 may contribute towards both targets. **8.** Includes ANZ Plus, ANZ Classic, ANZ Bank New Zealand, and Suncorp Bank.



ANZ SDG Bond Framework

The Framework was developed in line with the 2021 or 2023 versions of the International Capital Market Association's ("ICMA") **Green Bond Principles ("GBP")**, **Social Bond Principles ("SBP")**, and related **Sustainability Bond Guidelines ("SBG")**, as relevant.⁹ 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 11 SDGs which ANZ selected. ANZ recommends this report be read in conjunction with the Framework, which is available on the ANZ Debt Investor Centre [website](#).

ANZ SDG Bond Framework

Green
Bonds

Social
Bonds

Sustainability
Bonds

Eligible SDGs



⁹. The International Capital Market Association ("ICMA") published documents entitled "The Social Bond Principles 2023" as at June 2023, "The Sustainability Bond Guidelines 2021" as at June 2021 and "The Green Bond Principles 2021" as at June 2021 (with June 2022 Appendix 1) (together, the "2021/2023 ICMA Documents"). The Framework was prepared in line with the 2021/2023 ICMA Documents, Although ICMA's current versions are "The Social Bond Principles 2025" as at June 2025, "The Sustainability Bond Guidelines 2021" as at June 2021 and "The Green Bond Principles 2025" as at June 2025. This report has been prepared in line with the 2021/2023 ICMA Documents because the Framework is in line with the 2021/2023 ICMA Documents.



Allocation of bond proceeds

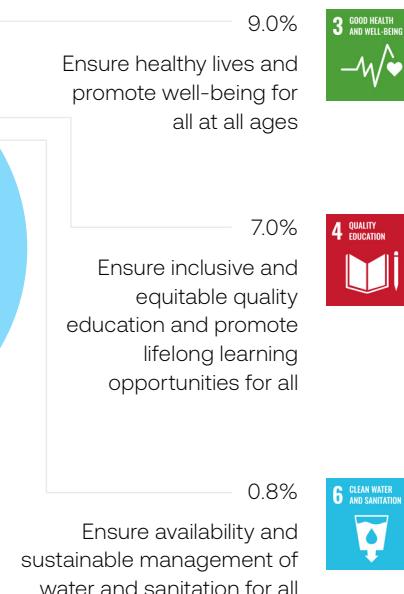
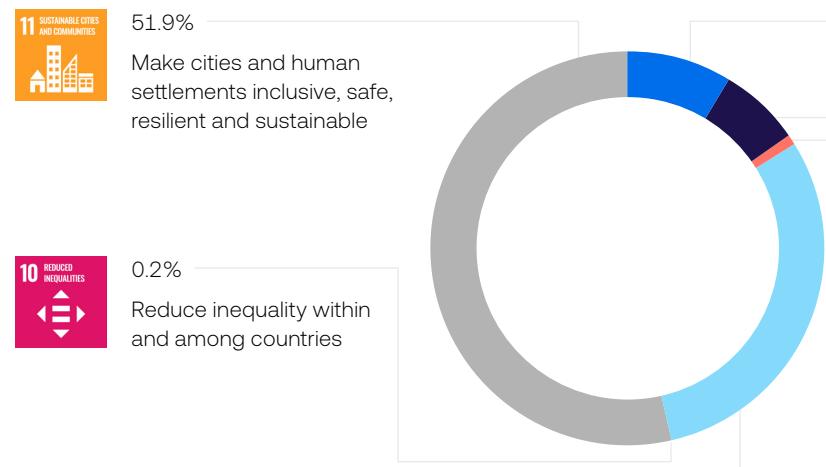
The proceeds from ANZ's SDG Bonds on issue have been fully allocated to Eligible Assets which align with eight of the eleven selected SDGs. There are no unallocated proceeds. The following charts illustrate the breakdown of Eligible Assets as at 30 September 2025.

Important Notes

- With the exception of SDG 10, the figures are “gross figures” per project, rather than apportioned based on ANZ’s lending to the project. This means that the impact of ANZ’s lending is lower than, and a portion of, these figures.
- The volume of Eligible Assets is as at 30 September 2025, 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 August 2020, 27 January 2021, 1 February 2023 and 29 January 2025.
- 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.

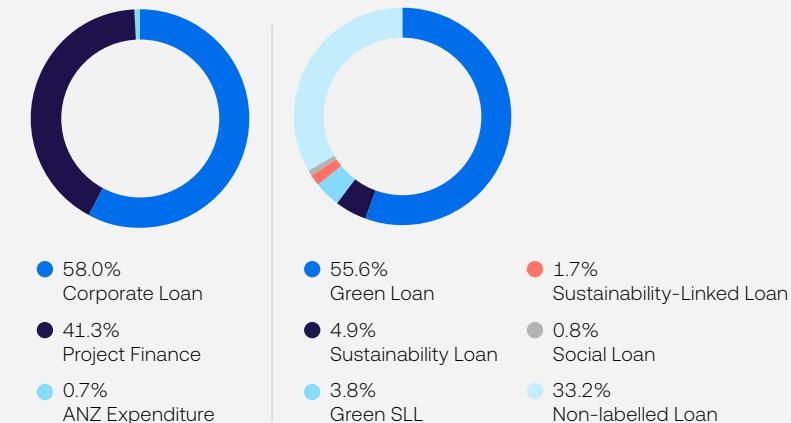
Allocation of proceeds by SDG

30 September 2025



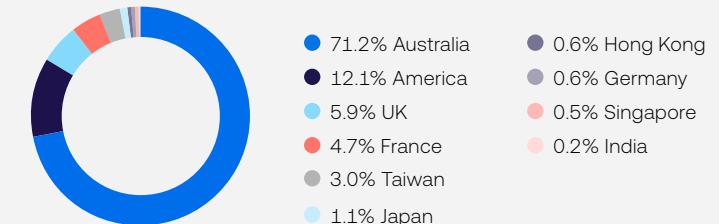
Allocation of proceeds by loan

30 September 2025



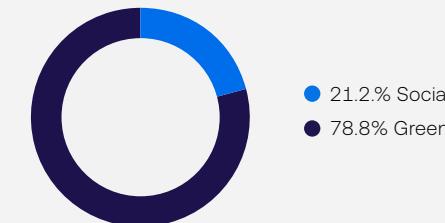
Allocation of proceeds by location

30 September 2025



Allocation of proceeds by Green and Social categories

30 September 2025





Use of proceeds summary

As at 30 September 2025



Please refer to the Important Notes on page 9 regarding the presentation of these figures.

SDG	SDG target	GBP/SBP project category	Eligible Asset	Aggregate asset volume (AUD million)	% of Eligible Asset
3 GOOD HEALTH AND WELL-BEING	3.4	Access to essential services	Hospital	1,366.26	9.0%
	3.5		Aged care		
	3.8		Specialist disability accommodation		
4 QUALITY EDUCATION	4.3	Access to essential services	Schools	1,068.78	7.0%
	4.4	Socioeconomic advancement and empowerment	Tertiary educational		
	4.5		Tertiary educational student housing		
6 CLEAN WATER AND SANITATION	6.1	Sustainable water and wastewater management	Drinking water	115.28	0.8%
7 AFFORDABLE AND CLEAN ENERGY	7.2	Renewable energy	Renewable energy generation and infrastructure – wind, solar and battery storage	4,754.65	31.2%
	7.b	Energy efficiency	Smart meters		
10 REDUCED INEQUALITIES	10.2	Socioeconomic advancement and empowerment	Financial education programs	25.12	0.2%
11 SUSTAINABLE CITIES AND COMMUNITIES	11.1	Affordable housing	Social and affordable housing	7,903.98	51.9%
	11.2	Affordable basic infrastructure	Lower carbon transportation facilities		
		Clean transportation	Buildings meeting a green standard		
Total AUD million				15,234.08	100%



Impact highlights

Examples that illustrate the impacts to which the Eligible Assets have contributed as at 30 September 2025 are included below:



Hospital

Operation of 7 public hospitals and 37 not-for-profit hospitals nationwide, providing over 7,000 beds, with a further 270+ bed facility currently under construction.



Specialist Disability Accommodation

Operation of 449 specialist disability accommodation homes in Australia.



Renewable Energy

Generation of approximately 28,802GWh¹⁰ resulting in the following environmental impacts.



Financial Education Programs

Delivery of MoneyMinded, the Group's flagship financial education program, supporting adults on lower incomes to build their financial skills, knowledge, and confidence.

Operation of the Saver Plus program which is a matched savings and financial education program developed in 2003 by ANZ and the Brotherhood of St Laurence.



Service offerings encompass emergency, surgical, acute and clinical care, rehabilitation, mental health, community health, maternity services, home care, disability support, accommodation services, cancer treatment and medical education.



Composed of 984 beds and the construction of 106 specialist disability accommodation homes composed of 368 beds.



- 11,121 ktCO₂ equivalent in avoided emissions per annum¹¹, which is equivalent to:
 - meeting electricity needs of approximately 3 million local residents.¹²



As at 30 September 2025, more than 1.1 million people have participated in the Group's financial education programs since 2002, with 126,422 participating in 2025.



As at 30 September 2025 more than 66,700 Australians had participated in Saver Plus since 2003 who have saved more than \$32.8 million and received more than \$27.9 million in matched savings from ANZ for education costs.



Please refer to Important Notes on page 9 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. This means that the impact of ANZ's lending is lower than, and a portion of, these figures.

¹⁰. Generation data for Australian large scale renewable projects was sourced from Rystad where specified. Generation data is for the 12-month period to 30 September 2025. Generation data for 49 UK wind farms and 178 wind farms across Europe has been sourced from publicly available reporting, for the 12-month period to 31 December 2024. Generation data for the Taiwanese solar farms has been sourced from the project operators for the 12-month period to 31 December 2024. Generation data from 1 Taiwanese wind farm has been sourced from project operators for the 12 month period to 31 July 2025. ¹¹. Emission factors have been sourced from the report 'EIB Project Carbon Footprint Methodologies' published January 2023. Emissions Factors are based on the Combined Margin Intermittent Electricity Generation.

¹². Average electricity usage rates per capita in the relevant locations have been sourced from 'IEA Energy Statistics Data Browser' available here: <https://www.iea.org/data-and-statistics/data-tools/energy-statistics-data-browser>. (Energy topic – Energy consumption).



Impact reporting

As at 30 September 2025

The impact figures below, other than in respect of SDG 10, are “gross figures” per project, rather than apportioned based on ANZ’s lending to the project. This means that the impact of ANZ’s lending is lower than, and a portion of, these figures. The volume of Eligible Assets is as at 30 September 2025, and is sourced from ANZ’s SDG Bond Asset Register.

SDG	SDG target	GBP/SBP project category	Eligible Asset	Location	Impacts
3 GOOD HEALTH AND WELL-BEING	3.4	Access to essential services	 Hospital	Australia: ACT, NSW, QLD, SA, TAS, VIC, WA	Operation of 7 public hospitals and 37 not-for-profit hospitals nationwide, providing over 7,000 beds , with a further 270+ bed facility currently under construction . Service offerings encompass emergency, surgical, acute and clinical care, rehabilitation, mental health, community health, maternity, home and disability support, accommodation services, cancer treatment, and medical education.
	3.5		 Aged care		Operation of 217 aged care homes across Australia comprising of 22,261 beds and 10 home care centres . Services provided include residential aged care, integrated medical centres and in-home care.
	3.8		 Specialist disability accommodation		Operation of 449 specialist disability accommodation homes in Australia comprising of 984 beds and the construction of 106 specialist disability accommodation homes comprising of 368 beds .
4 QUALITY EDUCATION	4.3	Access to essential services Socioeconomic advancement and empowerment	 Schools	Australia: ACT, NSW, QLD, SA, VIC, WA	Construction and operation of 22 schools in Australia with enrolments of 21,404 primary and high school students in 2025.
	4.4		 Tertiary educational		Operation of one Australian university with over 82,000 enrolled students , alongside the construction of a new facility at another university designed to train approximately 1,000 healthcare professionals annually.
	4.5		 Tertiary educational student housing		Operation of 60 residences (with an additional 10 under construction) offering accommodation for more than 34,000 domestic and international university students across 9 Australian universities .
6 CLEAN WATER AND SANITATION	6.1	Sustainable water and wastewater management	 Drinking water	Australia	Operation of 2 reverse osmosis desalination plants , contributing to the supply of potable drinking water for around 10 million Australians. Collectively the plants have a current production capacity of ~240 billion litres of desalinated water per annum. This is sufficient for the average annual water needs of around 2.4 million Australians. 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.



SDG	SDG target	GBP/SBP project category	Eligible Asset	Location	Impacts
 7 AFFORDABLE AND CLEAN ENERGY	7.2	Renewable energy	 Renewable energy generation – wind, solar and battery storage	Australia: NSW, QLD, SA, TAS, VIC, WA	Financing of more than 360 large scale renewables projects in Australia, India, Singapore, Hong Kong, Taiwan, UK, Europe and the USA with a total capacity of 37,565MW . This includes the financing of 258 operational wind farms in Australia and overseas (Australia 24; India 5; Taiwan 1; UK 50; Europe 178) with a total capacity of 10,672MW and 59 operational solar farms in Australia and overseas (Australia 15; Taiwan 43; USA 1;) with a total capacity of 2,389MW . It also includes operational BESS projects (1 each in Australia and USA) with a total capacity of 280MW and 3 operational hydro projects in Australia with a total capacity of 99MW . It also includes the development of 7 wind farms , 11 solar farms (including 4 with battery capacity), 3 BESS and 1 pumped hydro project in Australia, 6 wind farms in Taiwan; 2 wind farms , 13 solar farms and 8 BESS projects in USA, with a total generation capacity of 19,625MW .
	7.b		 Energy efficiency	India New Zealand Singapore Taiwan UK Europe USA	<p>Over 12 months, the wind farm portfolio generated approximately 24,301GWh¹³, the solar farm portfolio generated approximately 4,355GWh¹³ and a hydro project generated approximately 146GWh¹³. Taking into account the emission intensity of the local electricity grids¹⁴ and local electricity consumption rates¹⁵, this equates to a total of 11,121 ktCO₂ equivalent in avoided emissions per annum, which is equivalent to meeting electricity needs of 2.99 million local residents¹⁵.</p> <p>Additionally, renewable energy assets include financing which may be used to support the purchase, development and manufacture of solar photovoltaic components or for the construction, operation, upgrading, installation or leasing of production facilities within the integrated solar panel value chain. This includes a manufacturer focused on the European market which has produced solar PV modules with 164,199MW of capacity.</p> <p>Includes financing of manufacturing, installation, leasing and operation of smart meters for utilisation in Australia and New Zealand supporting more than 2.5 million meters under management.</p>

13. Generation data for Australian large scale renewable projects was sourced from Rystad where specified. Generation data is for the 12-month period to 30 September 2025. Generation data for 49 UK wind farms and 178 wind farms across Europe has been sourced from publicly available reporting, for the 12-month period to 31 December 2024. Generation data for the Taiwanese solar farms has been sourced from the project operators for the 12-month period to 31 December 2024. Generation data from 1 Taiwanese wind farm has been sourced from project operators for the 12 month period to 31 July 2025. **14.** Emission factors have been sourced from the report 'EIB Project Carbon Footprint Methodologies' published January 2023. Emissions Factors are based on the Combined Margin Intermittent Electricity Generation.

15. Average electricity usage rates per capita in the relevant locations have been sourced from 'IEA Energy Statistics Data Browser' available here: <https://www.iea.org/data-and-statistics/data-tools/energy-statistics-data-browser>. (Energy topic – Energy consumption).



SDG	SDG target	GBP/SBP project category	Eligible Asset	Location	Impacts
 10	10.2	Socioeconomic advancement and empowerment	 Financial education programs	Australia (delivered in Australia, NZ, Asia and the Pacific)	<p>Delivery of MoneyMinded, the Group's flagship financial education program, supporting adults on lower incomes to build their financial skills, knowledge, and confidence. The program is delivered by community organisations in Australia and New Zealand as well as by community organisations and ANZ employees in 15 markets across Asia and the Pacific region.</p> <p>As of 30 September 2025, more than 1.1 million people have participated in the Group's financial education programs since 2002, with 126,422 participating in 2025. Feedback from MoneyMinded coaches and participants about the impact of MoneyMinded is available in the Group's annual Impact Reports at anz.com.au/about-us/esg/financial-wellbeing/moneyminded/.</p> <p>Operation of the Saver Plus program which is matched savings and financial education program developed in 2003 by ANZ and the Brotherhood of St Laurence. Funded by ANZ and the Australian Government, Saver Plus is delivered in partnership with Berry Street, Brotherhood of St Laurence, and The Smith Family. The Saver Plus program supports lower income earners to build a savings habit, access financial education and receive matched savings of up to \$500 from ANZ to support their own, or their children's, education. The program is now available online to anyone in Australia who meets the eligibility criteria.</p> <p>Saver Plus participants open an ANZ savings account, set a savings goal and make deposits regularly over 10-months while attending MoneyMinded financial education sessions. Research has shown many participants go on to establish a lasting savings habit to achieve their financial goals and improve their financial wellbeing.</p> <p>As at 30 September 2025 approximately 66,700 Australians had participated in Saver Plus since 2003 who have saved more than \$32.8 million and received more than \$27.9 million in matched savings from ANZ for education costs.</p>
 11	11.1 11.2	Green buildings Affordable housing Affordable basic infrastructure Clean transportation	 Buildings with green standard	Australia: ACT, NSW, QLD, VIC, SA, WA Hungary Germany USA Hong Kong France UK New Zealand	<p>Financing the development or ongoing operation of 130 buildings internationally, as follows:</p> <ul style="list-style-type: none"> Operation of 105 commercial office buildings and 7 shopping centres in Australia. <ul style="list-style-type: none"> Current NABERS (without GreenPower¹⁶) weighted average rating of 5.25 stars. The weighted average greenhouse gas emissions intensity (without GreenPower) of these buildings is 46.04 kgCO₂/m² (Base Building or Whole Building/Tenancy where Base Building rating is not available). On a like-for-like basis, this portfolio of buildings has seen a 29.4% decrease of greenhouse gas emissions intensity (without GreenPower) since 30 Sep 2018. Energy intensity (energy use per m²) has decreased 22.7% since 2018.

¹⁶. NABERS has phased out the NABERS Energy with GreenPower rating in mid-2025. GreenPower refers to the voluntary government-accredited renewable energy program in Australia. Further information is available here: <https://www.greenpower.gov.au/>.



SDG	SDG target	GBP/SBP project category	Eligible Asset	Location	Impacts
 11	11.1		(continued)		<ul style="list-style-type: none"> Construction of 9 commercial office buildings in Australia targeting at least 5.5-star NABERS Energy rating or CBI certified.
	11.2				<ul style="list-style-type: none"> Construction of 1,370 dwellings (659 social, 182 affordable, 56 specialist disability accommodation and 473 market rental) across four sites in Australia targeting at least 5-star Green Star and 7-star NatHERS ratings. Construction of a convention and event centre in Australia targeting 5-star Green Star rating. Construction of a mixed-use development (Office, Childcare, Retail, and Community Space) targeting 5-star Green Star rating. Construction of a logistics facility targeting 4-star Green Star rating. Operation of 2 commercial office buildings in Hong Kong (1) and New Zealand (1): <ul style="list-style-type: none"> Rated as BEAM Plus Platinum and 6-star Green Star respectively. <p>Estimated greenhouse gas emissions avoided is 46,880,973 kg CO₂.</p> <p>The calculation of greenhouse gas emissions avoided for each building is based on the following formula:</p> <p>(Average statewide greenhouse gas emissions intensity* – Building 'A' greenhouse gas emissions intensity) x Rated Area of Building 'A'.</p> <p>The calculated greenhouse gas emissions avoided for each building is then aggregated to return a cumulative greenhouse gas emissions avoided figure.</p> <p>* The greenhouse gas emissions intensity figures are sourced from the NABERS FY25 Annual Report and reflects each building's sector (e.g. office or shopping centre) and rating scope (e.g. Base Building, Whole Building or Tenancy).</p>

Year	GHG Emissions Intensity (per m²)	Energy Intensity (per m²)
FY18	98%	98%
FY19	96%	97%
FY20	88%	92%
FY21	75%	80%
FY22	72%	81%
FY23	71%	78%
FY24	70%	75%
FY25	70%	77%



SDG	SDG target	GBP/SBP project category	Eligible Asset	Location	Impacts
 11.1 11.2	Green buildings	 Social and affordable housing	 Lower carbon transportation facilities		<p>Operation of 427 and construction of 1,228 dwellings in Australia to be used for the provision of social and affordable housing.</p> <p>Operation of 138 retirement communities in Australia to be used for the provision of seniors living housing.</p>
	Affordable housing Affordable basic infrastructure Clean transportation				<p>Operation of 3 metro projects within Australia, collectively carrying passengers on more than 84 million journeys annually across 45km of track.</p> <p>Additionally, development of 3 metro projects which will provide capacity for more than 26 million passengers annually over an additional 99km of track.</p> <p>Financing 8 manufacturing plants that will have the capacity to produce a combined total of over 800,000 electric vehicles upon completion.</p> <p>Financing the production of 419 electric buses in Australia.</p> <p>Financing the development of electric vehicles in Europe.</p> <p>Financing the production of electric vehicle parts in the U.S.A.</p>



Case study from the Eligible Asset pool

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

Image: Cubico Sustainable Investment's Wambo wind farm in Queensland.
Photo credit: Cubico Sustainable Investments

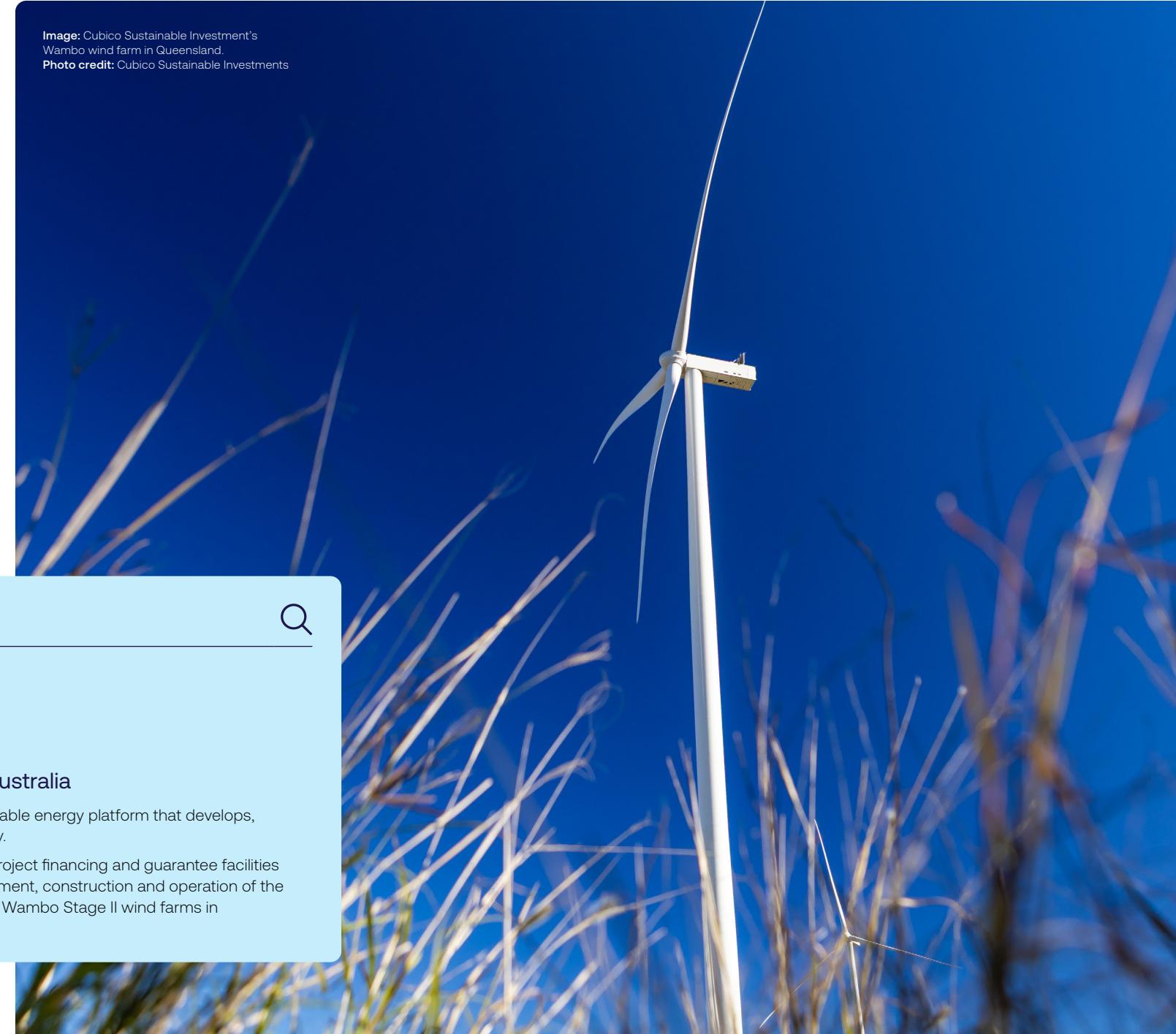
Case study



Cubico Sustainable Investments – Australia

Cubico Sustainable Investments is a leading renewable energy platform that develops, owns and operates wind and solar projects globally.

In December 2024, ANZ provided \$252 million in project financing and guarantee facilities to Cubico Sustainable Investments for the development, construction and operation of the 252 megawatt Wambo Stage I and 254 megawatt Wambo Stage II wind farms in Queensland, Australia.





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 analysed and recorded at the project/borrower/asset level for the purposes of aggregation 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:

ANZ procured a reasonable assurance report dated 18 December 2025 (the "**EY Assurance**") from Ernst & Young ("EY") confirming that, in EY's opinion, ANZ's post-issuance process in relation to its SDG Bonds, and its Impact Report meets the requirements of the 2021/2023 ICMA Documents in all material respects. The EY Report can be found on the ANZ Debt Investor Centre [website](#).

3. Undisclosed borrowers:

Except in the section "Case Study from the Eligible Asset Pool", borrower names are not disclosed in this report due to confidentiality restrictions.

4. Framework

This report has been prepared in accordance with version 4.0 of the ANZ SDG Bond Framework, published November 2024. 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

Enquiries 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

David Goode

Head of Debt Investor Relations
Telephone: +61 410 495 399
David.Goode@anz.com

Liam Toohey

Associate Director, Debt Investor Relations
Telephone: +61 477 329 372
Liam.Toohey@anz.com

Scott Gifford

Head of Group Funding
Telephone: +61 434 076 876
Scott.Gifford@anz.com

General mailbox

DebtIR@anz.com

anz.com

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522

