

Track our progress



Our 2012 Shareholder Review highlights that we have made progress in many of our priority areas and have a way to go in others.

The Review describes progress we have achieved for our staff, customers, investors and communities against our publicly-stated financial and non-financial targets.

Results include:

- Delivering an underlying profit of \$6.01 billion, up 6% on 2011.
- Increasing diversity of revenue with 21% of group revenue derived outside of Australia and New Zealand.
- Maintaining a steady level of employee engagement in our annual 'My Voice' survey, at around 70%.
- More than 200,000 people now benefitting from our financial literacy programs.
- Expanding the reach of our flagship financial literacy program, MoneyMinded, through pilots in India, Indonesia, Kiribati, New Zealand, Solomon Islands, Timor Leste, Vietnam and Vanuatu.
- Nearly 87,000 hours volunteered by employees.
- Achieving a ranking of 'the most sustainable bank globally' in the Dow Jones Sustainability Index (DJSI).

The Review also highlights areas where we have more work to do, including improving our level of women in management; customer satisfaction and doing more to deliver products that improve financial inclusion in the Pacific.

More Information:

- [Our results](#)
- [2012 Shareholder Review \(PDF 3.44MB\)](#)

Features

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Radical approaches required to advance more women into leadership

A decade of limited change in the representation of females in executive ranks - with improvements at Board level largely driven by changes to ASX guidelines – means more radical efforts are required, according to our CEO Mike Smith.

Launching the 2012 Australian Census of Women in Leadership, Mike Smith said: “While most leaders have long finished arguing the business case, the progression of women into senior leadership positions has stalled and more radical approaches are now required.” The Equal Opportunity for Women in the Workplace Census is now in its 10th year.

Mike is also a member of the Male Champions of Change (MCC), a group of 24 CEOs and Board Directors using their influence to ensure the issue of women’s representation in leadership is elevated on the national business agenda.

Following the launch of the Census, the MCCs called for more companies to set targets and report progress on advancing women into leadership positions: “Making these targets and progress against them public ... will help Australian businesses to easily identify and replicate effective strategies for advancing women at work.” the CEOs said in a statement.

Our 2012 Progressing Women report outlines our approach and performance over the past five years, together with future priorities. For example: Three women sit on our Management Board (27%), where in 2006 there was none; 24% of our most senior executive positions, 38% of all management roles, and 43% of those within our Australia Division are held by women. In addition, 53% of our 2013 graduate intake and 46% of participants in our Leadership Pathway development programs are women.

More information:

- [Mike Smith video introduction to the 2012 Australian Census of Women in Leadership](#)
- [EOWA Women in Leadership Census \(PDF 900kB\)](#)
- [Media release - Champions call for change on gender reporting](#)
- [Progressing Women brochure \(PDF 828kB\)](#)

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Saver Plus strengthens financial capability and resilience



Our Saver Plus program is having a major impact on participants' financial skills, knowledge and their wellbeing. The micro savings program is designed to develop money management skills and savings habits among people on low incomes.

New research by RMIT University shows that being in control of household finances lowers stress and improves confidence. 84 per cent of Saver Plus participants said they were better able to deal with financial problems, demonstrating that savings can provide a buffer against situations that lead to long-term financial hardship.

"I used Saver Plus to teach my son about saving. We worked together to save the monthly amounts towards his laptop for high school ... the program was a tool to teach my son about budgeting and saving and setting a goal," said Saver Plus participant Michelle.

Saver Plus was developed by the Brotherhood of St Laurence and ANZ and is delivered in partnership with The Smith Family, The Benevolent Society, Berry Street and other community organisations.

The latest Saver Plus research report was launched by Jenny Macklin, Minister for Families, Community Services and Indigenous Affairs, Tony Nicholson, Executive Director, Brotherhood of St Laurence and Mark Hand, ANZ Managing Director Retail Distribution.

More information:

- [ANZ & BSL comment on the report \(PDF 48kB\)](#)
- [Saver Plus research report \(PDF 828kB\)](#)
- [Saver Plus helping thousands of Australian families](#)

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