

# GLOBAL REPORTING INITIATIVE 2015

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GENERAL STANDARD DISCLOSURES	DEFINITION	2015 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS
<b>STRATEGY AND ANALYSIS</b>				
G4-1	Statement from the most senior decision maker of the organisation about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability.	Chairman and CEO message, Section 1.1, page 3	ANZ 2015 Annual Report, page 6-7 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-2	Description of key impacts, risks and opportunities.	Sustainability Highlights, Section 1.2, page 4 Our Strategy, Section 1.5, page 7 Governance and Risk Management, Section 1.9, page 11 - 15 Our Approach to Materiality, Section 1.10, page 17 - 19 2015 Sustainability Targets and Performance, Section 1.11, page 20-24 Five-year Sustainability Performance Summary, Section 3.1, page 67	ANZ 2015 Annual Report, page 29-30 ANZ 2015 Annual Report, page 173-183 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
<b>ORGANISATIONAL PROFILE</b>				
G4-3	Name of organisation.		Australia and New Zealand Banking Group Ltd	
G4-4	Primary brands, products and services.	How We Do business, Section 1.4, page 6	ANZ 2015 Annual Report, page 8-9 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-5	Location of organisation's headquarters.		833 Collins Street, Docklands, Victoria, Australia	
G4-6	Number of countries where the organisation operates.	Our Markets of Operation, Section 1.6, page 8		
G4-7	Nature of ownership and legal form.		ANZ is a publicly listed company, and was incorporated on 14 July 1977 in Australia. Australia and New Zealand Banking Group Limited is the main holding and operating company for the Group.	
G4-8	Markets served.	How We Do Business, Section 1.4, page 6 Our Markets of Operation, Section 1.6, page 8 Serving Our Customers, Section 2.1, page 29		
G4-9	Scale of the organisation.	How We Do business, Section 1.4, page 6 (total number of employees and operations) Our Markets of Operation, Section 1.6, page 8	ANZ 2015 Annual Report, Income Statement, page 60 (Net sales) ANZ 2015 Annual Report, Balance Sheet, page 62 (Total capitalisation breakdown) <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-10	a. Number of employees by employment contract and gender. b. Number of permanent employees by employment type and gender. c. Total workforce by employees and supervised workers and by gender. d. Total workforce by region and gender. e. Report whether a substantial portion of the organisation's work is performed by contractors. f. Report any significant variations in employment numbers.	a -d Developing Our People, Section 2.4, page 62	e. The majority of our workers are recognised employees of ANZ, rather than contractors f. No significant variations in 2015.	Supervised workers have not been disclosed as this is not a workforce category used by ANZ.
G4-11	Percentage of employees covered by collective bargaining agreements.		In Australia, approximately 92% of employees are covered by a collective bargaining agreement. In New Zealand, 51.5% of employees are covered by a collective agreement. In some of our operations in the Pacific, including the Solomon Islands, Papua New Guinea and Fiji, approximately 400 employees, which represents a significant number of eligible employees in these countries, are covered by collective agreements made between ANZ and the representative union or employee representative group.	

GENERAL STANDARD DISCLOSURES	DEFINITION	2015 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS
G4-12	Organisation's supply chain.	Managing Our Business Sustainably, Section 2.2, page 45		
G4-13	Significant changes during the reporting period to the organisation's size, structure, ownership or supply chain.		ANZ 2015 Annual Report, State of Affairs, page 8 ANZ 2015 Annual Report, Operating and Financial Review, page 15-17 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-14	How the precautionary approach or principle is addressed by the organisation.		ANZ applies the precautionary principle in our approach to sustainability risks. Our Environmental Policy: ANZ's Approach to the Environment is consistent with the precautionary principle. We are also a signatory to the United Nations Global Compact, in which principle 7 refers to the precautionary principle.	
G4-15	Externally developed economic, environmental and social charters, principles or other initiatives to which the organisation subscribes or which it endorses.		Carbon Disclosure Project Dow Jones Sustainability Index The Equator Principles London Benchmarking Group OECD Guidelines for Multinational Enterprises United Nations Global Compact	
G4-16	Membership of associations (such as industry associations) and national or international advocacy organisation's in which the organisation holds a position on the governance body; participates in projects or committees; provides substantive funding beyond routine membership dues; and views membership as strategic.		Australian Bankers' Association Carbon Disclosure Project Equator Principles and Equator Principles Working Group Global Reporting Initiative (GRI) and the GRI Australian Focal Point Working Group Male Champions of Change (Australia) London Benchmarking Group Transparency International Roundtable on Sustainable Palm Oil (RSPO) (Singapore) UN Environment Program Finance Initiative	

#### IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES

G4-17	List all entities included in the organisation's consolidated financial statements.		ANZ 2015 Annual Report, Financial Statements, Note 34 Controlled Entities, and Note 35 Investments in associates, page 146-148 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-18	Process for defining report content.	About Our Corporate Sustainability Review, Section 1.3, page 5 Our Approach to Materiality, Section 1.10, page 17 - 19		
G4-19	List all Material Aspects identified in the process for defining report content.	Our Approach to Materiality, Section 1.10, page 17 - 19		
G4-20	For each Material Aspect, report the Aspect Boundary within the organisation.	Our Approach to Materiality, Section 1.10, page 17 - 19		
G4-21	For each Material Aspect, report the Aspect Boundary outside the organisation.	Our Approach to Materiality, Section 1.10, page 17 - 19		
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	Five year Sustainability Performance Summary, Section 3.1, page 67	In specific locations throughout the Review as relevant	
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.		There have been no significant changes to the scope of our reporting, with the exception of changes associated with our progression to reporting in accordance with GRI G4 comprehensive. Any significant changes in measurement methods applied in the Corporate Sustainability Review are footnoted where relevant.	

#### STAKEHOLDER ENGAGEMENT

G4-24	List of stakeholder groups engaged by the organisation.	Stakeholder Engagement, Section 1.12, page 25 - 27		
G4-25	Basis for identification and selection of stakeholders with whom to engage.	Stakeholder Engagement, Section 1.12, page 25 - 27	We have a formal engagement policy that applies to all ANZ employees and our engagement processes are designed to ensure that all our stakeholders have direct access to us	
G4-26	Organisation's approach to stakeholder engagement.	Our Approach to Materiality, Section 1.10, page 17 - 19 Stakeholder Engagement, Section 1.12, page 25-27		
G4-27	Key topics and concerns that have been raised through stakeholder engagement.	Stakeholder Engagement, Section 1.12, page 25 - 27		

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<b>REPORT PROFILE</b>				
G4-28	Reporting period for information provided.	About Our Corporate Sustainability Review, Section 1.3, page 5		
G4-29	Date of most recent report.		2014 Corporate Sustainability Review <a href="http://www.anz.com/resources/a/d/ad910911-a4f9-4dc0-a2a4-ec2584a51a2d/sustainability-review.pdf">http://www.anz.com/resources/a/d/ad910911-a4f9-4dc0-a2a4-ec2584a51a2d/sustainability-review.pdf</a> 2015 Half Year Performance Against Sustainability Targets <a href="http://www.anz.com/resources/a/c/ac079567-cb72-4e1a-863c-0469bae87320/2015-half-year-targets-report.pdf">http://www.anz.com/resources/a/c/ac079567-cb72-4e1a-863c-0469bae87320/2015-half-year-targets-report.pdf</a>	
G4-30	Reporting cycle.		Annual reporting cycle including a half year performance report against sustainability targets	
G4-31	Contact point for questions regarding the report or its content.	Inside back cover		
G4-32	Report the 'in accordance' option the organisation has chosen; the GRI Content Index for the chosen option; and reference to the External Assurance.	About Our Corporate Sustainability Review, Section 1.3, page 5		
G4-33	Organisation's policy and current practice with regard to external assurance of the report.	About our Corporate Sustainability Review, Section 1.5, page 13		
<b>GOVERNANCE</b>				
G4-34	Organisation's governance structure, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Governance and Risk Management, Section 1.8, page 11-15	ANZ 2015 Corporate Governance Statement <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a>	
G4-35	Process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Governance and Risk Management, Section 1.8, page 11-15		
G4-36	Whether the organisation has appointed an executive level position/s with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Governance and Risk Management, Section 1.8, page 11-15		
G4-37	Process for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If the consultation is delegated, describe to whom and any feedback processes to the highest governance body.	Governance and Risk Management, Section 1.8, page 11-15 Our Approach to Materiality, Section 1.10, page 17-19 Stakeholder Engagement, Section 1.12, page 25-27		
G4-38	a. Report the composition of the highest governance body and its committees by: <ul style="list-style-type: none"> <li>• Executive or non-executive</li> <li>• Independence</li> <li>• Tenure on the governance body</li> <li>• Number of each individual's other significant positions and commitments, and the nature of the commitments</li> <li>• Gender</li> <li>• Membership of under-represented social groups</li> <li>• Competencies relating to economic, environmental and social impacts</li> <li>• Stakeholder representation</li> </ul>		ANZ 2015 Annual Report, Directors' Report, Directors' qualification, experience and special responsibilities, page 9-12 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a> ANZ 2015 Corporate Governance Statement page 14 <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a>	Membership of under-represented social groups, competencies relating to economic, environmental and social impacts, and stakeholder representation are not currently reported.
G4-39	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organisation's management and the reasons for this arrangement).		Chair of the ANZ Board is an independent non executive director. ANZ 2015 Corporate Governance Statement, page 2 <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a>	
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members, including: <ul style="list-style-type: none"> <li>• Whether and how diversity is considered</li> <li>• Whether and how independence is considered</li> <li>• Whether and how expertise and experience relating to economic, environmental and social topics are considered</li> <li>• Whether and how stakeholders (including shareholders) are involved</li> </ul>		ANZ 2015 Corporate Governance Statement, Board Composition, Selection and Appointment page 3-6 <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a>	

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G4-41	<p>Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders, including, as a minimum:</p> <ul style="list-style-type: none"> <li>• Cross-board membership</li> <li>• Cross-shareholding with suppliers and other stakeholders</li> <li>• Existence of controlling shareholder</li> <li>• Related party disclosures</li> </ul>		<p>ANZ 2015 Corporate Governance Statement, Conflicts of Interest, page 5  <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a></p>	
G4-42	<p>Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organisation's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.</p>		<p>ANZ 2015 Corporate Governance Statement, Board Charter, page 2  Material exposure to economic, environmental and social sustainability risks, page 12-13  <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a></p>	
G4-43	<p>Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.</p>		<p>ANZ 2015 Corporate Governance Statement, Continuing Education, page 6  <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a></p> <p>In addition, recent continuing education sessions include: the low carbon economy; energy markets; accounting policy updates and internal controls; anti-money laundering / counter terrorism financing; systems and processes to reinforce ethics and values and mitigate bribery and corruption risks.</p>	
G4-44	<p>a. Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment.</p> <p>b. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organisational practice.</p>		<p>ANZ 2015 Corporate Governance Statement, Performance Evaluations, page 6-7  <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a></p>	
G4-45	<p>a. Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes.</p> <p>b. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.</p>	<p>Governance and Risk Management, Section 1.9, page 11-15  Our Approach to Materiality, Section 1.10, page 17-19  Stakeholder Engagement, Section 1.12, page 25-27</p>	<p>ANZ 2015 Corporate Governance Statement, Board Charter, page 2 and Material exposure to economic, environmental and social sustainability risks, page 12-13  <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a></p>	
G4-46	<p>Report the highest governance body's role in reviewing the effectiveness of the organisation's risk management processes for economic, environmental and social topics.</p>	<p>Governance and Risk Management, Section 1.9, page 11-15</p>	<p>ANZ 2015 Corporate Governance Statement, Material exposure to economic, environmental and social sustainability risks, page 12-13  <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a></p>	
G4-47	<p>Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.</p>	<p>Governance and Risk Management, Section 1.9, page 11-15</p>	<p>ANZ 2015 Corporate Governance Statement, Material exposure to economic, environmental and social sustainability risks, page 12-13  <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a></p>	
G4-48	<p>Report the highest committee or position that formally reviews and approves the organisation's sustainability report and ensures that all Material Aspects are covered.</p>		<p>The Group General Manager of Corporate Affairs (who reports directly to the CEO) has final approval of the Corporate Sustainability Review. It is also reviewed by relevant business unit heads. The Governance Committee (an ANZ Board Committee) and the Corporate Sustainability and Diversity Committee (an ANZ Management Committee) approved the 2015 Corporate Sustainability Review plan, which set out how the report was addressing the material issues raised through the materiality review.</p>	
G4-49	<p>Report the process for communicating critical concerns to the highest governance body.</p>	<p>Governance and Risk Management, Section 1.9, page 11-15</p>	<p>ANZ 2015 Corporate Governance Statement, through relevant Board Committees, page 7-9  ANZ 2015 Corporate Governance Statement, Access in relation to Directors, page 6  <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a></p>	

GENERAL STANDARD DISCLOSURES	DEFINITION	2015 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	Governance and Risk Management, Section 1.9, page 11-15	ANZ 2015 Corporate Governance Statement, through relevant Board Committees, page 7-9 <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a>	The actual number of critical concerns communicated is subject to confidentiality constraints.
G4-51	Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration: <ul style="list-style-type: none"> <li>• Fixed pay and variable pay (including performance-based pay, equity-based pay, bonuses, deferred or vested shares)</li> <li>• Sign-on bonuses or recruitment incentive payments</li> <li>• Termination payments</li> <li>• Clawbacks</li> <li>• Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees</li> </ul> b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.		ANZ 2015 Annual Report, Remuneration Report, pages 45-57 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organisation.		ANZ 2015 Annual Report, Remuneration Report, pages 45-57 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.		An annual vote on our Remuneration Report is part of the Annual General Meeting, the results of which are published on our website. In 2014, the motion was carried as an ordinary resolution on a poll. The total number of votes exercisable by all validly appointed proxies was: <ul style="list-style-type: none"> <li>• Votes where the proxy was directed to vote 'for' the motion 1,292,020,561</li> <li>• Votes where the proxy was directed to vote 'against' the motion 41,819,160</li> <li>• Votes where the proxy may exercise a discretion how to vote 29,158,786</li> </ul>	
G4-54	Report the ratio of the annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.			We consider this data subject to confidentiality constraints. We provide detailed disclosures on remuneration in the ANZ 2015 Annual Report, Remuneration Report, pages 45-57. <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>
G4-55	Report the ratio of percentage increase in annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.			We consider this data subject to confidentiality constraints. We provide detailed disclosures on remuneration in the ANZ 2015 Annual Report, Remuneration Report, pages 45-57. <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>
<b>ETHICS AND INTEGRITY</b>				
G4-56	Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.	Governance and Risk Management, Section 1.9, page 11-15		
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organisational integrity, such as helplines or advice lines.	Governance and Risk Management, Section 1.9, page 11-15		
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organisational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Governance and Risk Management, Section 1.9, page 11-15		

## SPECIFIC STANDARD DISCLOSURES

DMA AND INDICATOR	DEFINITION	2015 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS
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### CATEGORY: ECONOMIC

#### MATERIAL ASPECT: ECONOMIC PERFORMANCE

G4-DMA		How We Do Business, Section 1.4, page 6 Our Approach to Materiality, Section 1.10, page 17-19 Investing in Our Communities, Section 2.3, page 47	ANZ 2015 Annual Report, page 6-7 and 29-30 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-EC1	Direct economic value generated and distributed.	Payments to government: Investing in Our Communities - tax transparency page 51 Community investments: Investing in Our Communities - community investment page 47	Revenues: ANZ 2015 Annual Report, Income, Note 3 page 77 Operating costs: ANZ 2015 Annual Report, Expenses, Note 4, page 78 Employee wages and benefits: ANZ 2015 Annual Report, Expenses, Note 4, page, 78 Payments to providers of capital: ANZ 2015 Annual Report, Dividends, Note 6, page 83, Interest paid on debt issuances and subordinated debt, Note 4, page 78 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change.	Managing Our Business Sustainably, page 36-46	ANZ 2015 CDP Survey Response <a href="http://www.anz.com/resources/1/9/1916a78a-8571-44c4-8456-1d6a666e98a7/cdp-submission-2015.pdf">http://www.anz.com/resources/1/9/1916a78a-8571-44c4-8456-1d6a666e98a7/cdp-submission-2015.pdf</a> ANZ Climate Change Statement <a href="http://www.anz.com/resources/4/9/49dc76c2-d4b5-465e-aa02-7bf1f5714cad/anz-climate-change.pdf">http://www.anz.com/resources/4/9/49dc76c2-d4b5-465e-aa02-7bf1f5714cad/anz-climate-change.pdf</a> ANZ 2015 Annual Report, Material Risks, page 29-30 ANZ 2015 Annual Report, Principal Risks and Uncertainties, page 175-183 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-EC3	Coverage of the organisation's defined benefit plan obligations.		We provide detailed disclosures about our Superannuation and Post-Employment Benefit Obligations in the 2015 ANZ Annual Report, Note 40, page 154-157. <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	
G4-EC4	Financial assistance received from government.	Investing in Our Communities, Section 2.3 - Tax transparency page 51, footnote 13, Research and design tax offset.	No other significant financial assistance has been received from government.	

### CATEGORY: SOCIAL

#### SUB-CATEGORY: LABOUR PRACTICES AND DECENT WORK

#### MATERIAL ASPECT: EMPLOYMENT

G4-DMA		Our Approach to Materiality, Section 1.10, page 17-19 Developing Our People, Section 2.4, page 54 - 64		
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G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Developing Our People, Section 2.4, page 62
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Employee New Hires by Gender:

Gender	Female	Male	Total
Number	4,591	4,526	9,117
Percentage	50.4%	49.6%	17.6%

Employee Turnover by Gender:

Gender	Female	Male	Total
Number	4,671	4,219	8,890
Percentage	52.5%	47.5%	17.2%

Employee New Hires by Region:

Region	Australia	New Zealand	Asia Pacific	EAMEI
Number	3,026	1,276	3,317	1,498
Percentage	33.2%	14.0%	36.4%	16.4%

Employee Turnover by Region:

Region	Australia	New Zealand	Asia Pacific	EAMEI
Number	3,169	1,259	3,162	1,300
Percentage	35.6%	14.2%	35.6%	14.6%

Employee New Hires by Age Group

Age group	<20	20 – 24	25 – 34	35 – 44	45 – 54	55 – 64	>65
Number	99	1,651	4,581	2,014	637	131	4
Percentage	1.1%	18.1%	50.3%	22.1%	7.0%	1.4%	0.0%

Employee Turnover by Age Group

Age group	<20	20 – 24	25 – 34	35 – 44	45 – 54	55 – 64	>65
Number	42	1,009	4,101	2,234	924	476	104
Percentage	0.5%	11.3%	46.1%	25.1%	10.4%	5.4%	1.2%

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G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	
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Significant locations of operation to which this information relates, are Australia and New Zealand.

Health care:

- New Zealand: Subsidised medical insurance provided for permanent employees only (both full and part time).
- Australia: Discounted corporate health insurance unavailable for casual employees

Stock ownership - Employee Share Offer and Long Term Incentive allocations are not offered to fixed term and casual employees

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G4-LA3	Return to work and retention rates after parental leave, by gender.	Developing Our People, Section 2.4, page 57
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Significant locations of operation to which this information relates, are Australia and New Zealand.

Australian eligible employees include:

- permanent employees
- eligible casual employees
- fixed term employees where parental leave does not extend beyond the end date of their contract

ANZ does not have a minimum length of service requirement for employees to be able to access parental leave in Australia.

New Zealand eligible employees include: where employees have worked for ANZ for an average of at least 10 hours a week, and at least one hour in every week or 40 hours in every month, in the 6 or 12 months immediately before parental leave.

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DMA AND INDICATOR	DEFINITION	2015 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS
<b>MATERIAL ASPECT: TRAINING AND EDUCATION</b>				
G4-DMA		Our Approach to Materiality, Section 1.10, page 17-19 Developing Our People, Section 2.4, page 54-63		
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	Developing Our People, Section 2.4, page 60		
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	Developing Our People, Section 2.4, Training and development, page 60 Developing Our People, Section 2.4, Clear and open communication, page 62 Governance and Risk Management, Section 1.9, 2015 ANZ essentials completions, page 14	Assistance for retirees: ANZ's Part Time Work Policy (Australia) provides employees aged 55 and over with a right to move to a part time position provided they meet certain service length and performance conditions.	
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.		We encourage all ANZ employees to have regular performance and career discussions with their managers. In 2015, 100% of eligible employees have participated in formal performance assessments which requires a performance outcome to be documented in our performance system.	
<b>MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY</b>				
G4-DMA		Our Approach to Materiality, Section 1.10, page 17-19 Developing Our People, Section 2.4, page 54-64		
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Developing Our People, Section 2.4, page 58-63	ANZ 2015 Corporate Governance Statement, page 14 <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a> ANZ 2015 Annual Report, Directors' Report, Directors' qualification, experience and special responsibilities, page 9-12 <a href="http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf">http://shareholder.anz.com/sites/default/files/2015_annual_report.pdf</a>	Minority groups are not reported for the Board.  There are limitations on the minority group data presented for employees as it is voluntary for employees to disclose whether they belong to a minority group.
<b>MATERIAL ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN</b>				
G4-DMA		Our Approach to Materiality, Section 1.10, page 17-19 Developing Our People, Section 2.4, page 54 -57, 63		
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	Developing Our People, Section 2.4, page 57	Significant locations of operation to which this data applies is Australia.	
<b>SUB-CATEGORY: SOCIETY</b>				
<b>MATERIAL ASPECT: LOCAL COMMUNITIES</b>				
G4-DMA		Our Approach to Materiality, Section 1.2, page 25-27 Investing in Our Communities, Section 2.3, page 47-53		
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Stakeholder engagement, Section 1.12, page 25-27 Investing in Our Communities, Section 2.3, page 47-53	Financing of our customers and our supply chain decisions impact on communities. These are discussed throughout our Corporate Sustainability Review. Most notably in the chapters Governance and Risk Management, Serving Our Customers and Managing Our Business Sustainably. In addition our Sensitive Sector Policies apply wherever we operate and, together with our transaction screening processes and staff training, assist our people to make balanced and informed lending decisions.	



GENERAL STANDARD DISCLOSURES	DEFINITION	2015 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS
G4-SO2	Operations with significant actual and potential negative impacts on local communities.	We have measures in place to monitor and manage the potential negative impacts on local communities arising from our business (through, for example, financing of our customers or our suppliers) and these are discussed throughout our Corporate Sustainability Review. Most notably in the chapters Governance and Risk Management, Serving Our Customers and Managing Our Business Sustainably. Some examples include: Governance and Risk Management, Section 1.9, Regulator investigations into BBSW and foreign exchange trading, page 13 Governance and Risk Management, Section 1.9, Ambank Group non-compliance, page 15 Serving Our Customers, Section 2.1, Prime Access, page 34 Serving Our Customers, Section 2.1, Rural lending practises under scrutiny, page 34 Serving Our Customers, Section 2.1, Timbercorp Managed Investment Scheme, page 34 Managing Our Business Sustainably, Section 2.1, Phnom Penh Sugar Company, Cambodia, page 41		
G4-FS13	Access points in low-populated or economically disadvantaged areas by type.	Our Markets of Operation, Section 1.6, page 8 Serving Our Customers, Section 2.1, Accessible products and services, page 30 Investing in Our Communities, Section 2.3, page 48 - 51		
G4-FS14	Initiatives to improve access to financial services for disadvantaged people.	Serving Our Customers, Section 2.1, Accessible products and services, page 30 Investing in Our Communities, Section 2.3, page 48 - 51		
<b>MATERIAL ASPECT: ANTI-CORRUPTION</b>				
G4-DMA		Governance and Risk Management, Section 1.9, page 11 -15 Our Approach to Materiality, Section 1.10, page 17-19 Our risk management framework provides a uniform governance structure for the identification and management of risks from the Board to business level.	ANZ 2015 Corporate Governance Statement, Ethical and Responsible Decision-making, page 11 <a href="http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf">http://shareholder.anz.com/sites/default/files/anz_corporategovernance2015_online41_041115.pdf</a>	
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	Governance and Risk Management, Section 1.9, page 11-15		
G4-SO4	Communication and training on anti-corruption policies and procedures.	Governance and Risk Management, Section 1.9, page 11-15	All ANZ employees and contractors are required to complete ANZ Essentials training courses which cover all areas of our Code of Conduct and Ethics, including the prevention of fraud, bribery and corruption.	
G4-SO5	Confirmed incidents of corruption and actions taken.			Information related to incidents of corruption is proprietary and subject to confidentiality constraints
<b>SUB-CATEGORY: PRODUCT RESPONSIBILITY</b>				
<b>MATERIAL ASPECT: PRODUCT AND SERVICE LABELING</b>				
G4-DMA		Our Approach to Materiality, Section 1.10, page 17-19 Serving Our Customers, Section 2.1, page 29-35		
G4-PR3	Type of product and service information required by the organisation's procedures for product and service information and labelling, and percentage of significant product and service categories subject to such information requirements.		ANZ is required to comply with regulatory and legislative consumer protection frameworks covering areas such as advice, marketing and sales. Product labelling requirements refer predominantly to disclosures on effective use and the quality of financial advice provided. These are governed by the Banking Code of Practice, a voluntary legally binding code which sets standards of good banking practice.	

GENERAL STANDARD DISCLOSURES	DEFINITION	2015 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.		There have been no material instances of non-compliance with the provisions of regulations and voluntary codes concerning product and service information and labelling for the relevant period.	
G4-PR5	Results of surveys measuring customer satisfaction.	2015 Sustainability Targets and Performance, Section 1.11, Customers, target 9, page 22 for Australia and New Zealand		
<b>MATERIAL ASPECT: CUSTOMER PRIVACY</b>				
G4-DMA		Our Approach to Materiality, Section 1.10, page 17-19 Serving Our Customers, Section 2.1, page 29-35		
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Serving Our Customers, Section 2.1, page 30		
<b>MATERIAL ASPECT: PRODUCT PORTFOLIO</b>				
G4-DMA		Our Approach to Materiality, Section 1.10, page 17-19 Serving Our Customers, Section 2.1, Our approach, page 29 Managing Our Business Sustainably, Section 2.2, Our approach, page 36 Investing in Our Communities, Section 2.3, Our approach, page 47		
G4-FS6	Percentage of the portfolio for business lines by specific region, size and by sector.		2015 Full year, results presentation and investor discussion pack, page 58 - 59 <a href="http://shareholder.anz.com/sites/default/files/fy15_results_investor_discussion_pack_-_online.pdf">http://shareholder.anz.com/sites/default/files/fy15_results_investor_discussion_pack_-_online.pdf</a>	
G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	2015 Sustainability Targets and Performance, Section 1.11, Financial Inclusion, targets, page 21 Serving Our Customers, Section 2.1, Hardship, page 33 Investing in Our Communities, Section 2.3, Contribution by type (foregone revenue), page 47 Investing in Our Communities, Section 2.3, Investing and goMoney™ case study, page 48-50		
G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Managing Our Business Sustainably, Section 2.2, Climate change and our role in the transition to a lower carbon economy, page 38-40 Managing Our Business Sustainably, Section 2.2, Burgos Wind Farm, case study, page 40 Managing Our Business Sustainably, Section 2.2, Contributing to a low carbon future, page 41 Managing Our Business Sustainably, Section 2.2, Sustainable solutions for our customers case study, page 43		This indicator has not been reported in full. We are currently developing our approach to reporting on our products and services that deliver a specific environmental benefit and will seek to address this indicator fully in future.