

ANZ GLOBAL REPORTING INITIATIVE 2013

The Global Reporting Initiative (GRI) provides a generally accepted framework for reporting on an organisation's economic, environmental and social performance. We have used the GRI Sustainability Reporting Guidelines (G3) in the development of our annual Sustainability reporting.

This index provides a comprehensive listing of the GRI indicators reported by ANZ. This index refers to information in our 2013 Shareholder Review, 2013 Annual Report, 2013 Corporate Sustainability Review and publicly available information on our website, anz.com, which together make up our 2013 sustainability reporting.

We have self assessed our report as an A+ and it has been third party checked by our assurance provider.

KPMG's work in relation to the GRI application level check was limited to agreeing that the appropriate indicators have been reported on. KPMG has not provided assurance on the information reported by ANZ for the purposes of its 2013 Global Reporting Initiative or 2013 GRI Application Level Check Statement.

PROFILE DISCLOSURES

STRATEGY AND ANALYSIS

Indicator	Description	Reported	Commentary and Reference
1.1	Statement from the most senior decision-maker of the organization.	Fully	anz.com: ANZ 2013 Shareholder Review , Chairman's Report (page 8) anz.com: ANZ 2013 Shareholder Review , CEO's Report (page 10) anz.com: ANZ 2013 Annual Report , Chairman's Report (page 6) anz.com: ANZ 2013 Annual Report , CEO's Report (page 7) anz.com: ANZ 2013 Corporate Sustainability Review , CEO Message (page 5)
1.2	Description of key impacts, risks, and opportunities.	Fully	anz.com: ANZ 2013 Annual Report , Risks and uncertainties (pages 191 - 199) anz.com: ANZ 2013 Annual Report , Risks (pages 26 and 27) anz.com: ANZ 2013 Annual Report , Chairman's Report (page 6) anz.com: ANZ 2013 Annual Report , CEO's Report (page 7) anz.com: ANZ 2013 Annual Report , Corporate Governance (page 51) anz.com: ANZ 2013 Annual Report , Corporate Sustainability (page 7) anz.com: ANZ 2013 Shareholder Review , Chairman's Report (page 8) anz.com: ANZ 2013 Shareholder Review , CEO's Report (page 10) anz.com: ANZ 2013 Corporate Sustainability Review Risks and opportunities for key sustainability areas are detailed in each of the chapters on material issues in the 2013 Sustainability Review. Opportunities are also highlighted in the chapter Our Business in the section Our Strategy.

ORGANISATIONAL PROFILE

Indicator	Description	Reported	Commentary and Reference
2.1	Name of organization	Fully	Australia and New Zealand Banking Group Ltd
2.2	Primary brands, products and services	Fully	anz.com: ANZ 2013 Annual Report , Principal Activities (page 8) anz.com: About our business anz.com: Our company profile

			anz.com: Facts anz.com: ANZ 2013 Corporate Sustainability Review, Our Business (page 6)
2.3	Operational structure of the organisation, including main divisions, operating companies, subsidiaries, and joint ventures.	Fully	anz.com: Business Structure anz.com: ANZ 2013 Annual Report , Controlled entities (page 161) anz.com: About our business anz.com: Our company profile anz.com: Facts
2.4	Location of headquarters	Fully	833 Collins Street, Melbourne, Australia
2.5	Number and name of countries where the organization operates	Fully	anz.com: Our company profile anz.com: ANZ 2013 Shareholder Review , Our international presence (page 30) anz.com: ANZ 2013 Annual Report , (page 1) anz.com: ANZ 2013 Corporate Sustainability Review, Our Business (page 6)
2.6	Nature of ownership and legal form	Fully	anz.com: About ANZ
2.7	Markets served	Fully	anz.com: About our business anz.com: Our company profile anz.com: ANZ 2013 Corporate Sustainability Review, Our Business (page 6)
2.8	Scale of the reporting organisation	Fully	anz.com: ANZ 2013 Annual Report anz.com: About ANZ anz.com: Our economic profile
2.9	Significant changes during the reporting period regarding size, structure, or ownership	Fully	anz.com: ANZ 2013 Annual Report (page 8)
2.10	Awards received in the reporting period	Fully	anz.com: Assessments and Recognition

REPORT PARAMETERS

Indicator	Description	Reported	Commentary and Reference
3.1	Reporting period	Fully	1 October 2012 to 30 September 2013 anz.com: ANZ 2013 Corporate Sustainability Review , About our reporting (page 2)
3.2	Date of most recent previous report	Fully	Reports can be found at: anz.com: Sustainability reporting
3.3	Reporting cycle	Fully	anz.com: Annual and half year
3.4	Contact point	Fully	anz.com: Contact us

REPORT SCOPE AND BOUNDARIES

Indicator	Description	Reported	Commentary and Reference
3.5	Defining our report content	Fully	Our approach is informed by international frameworks and standards such as the GRI. anz.com: Our Corporate sustainability framework anz.com: Sustainability reporting anz.com: ANZ 2013 Corporate Sustainability Review , Assurance statement (page 70) anz.com: ANZ 2013 Corporate Sustainability Review , Identifying and managing our material issues (page 9)
3.6	Boundary of report	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , About our report (page 2) anz.com: ANZ 2013 Annual Report , Directors' Report (page 8) anz.com: ANZ 2013 Annual Report , Controlled Entities (page 161) anz.com: ANZ 2013 Corporate Sustainability Review , About our report (page 2)
3.7	Limitations on scope/boundary	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , About our report (page 2)
3.8	Reporting on joint ventures and other entities	Fully	anz.com: ANZ 2013 Annual Report , Subsidiaries (page 78)
3.9	Data measurement techniques	Fully	Data measurement techniques are driven / guided by reporting standards, legislative requirements and general industry or specific ANZ frameworks. These include frameworks such as LBG, NGER, GHG Protocol and GRI.

3.10	Restatements	Fully	Re-statements are footnoted in reports: anz.com: ANZ 2013 Annual Report anz.com: ANZ 2013 Shareholder Review
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report	Fully	Significant changes in measurement methods applied in the report are footnoted.
3.12	Table identifying the location of the Standard Disclosures in the report	Fully	anz.com: Commitments and external frameworks: GRI Index
3.13	External assurance	Fully	anz.com: ANZ 2013 Corporate Sustainability Review, Assurance statement (page 70)

GOVERNANCE

Indicator	Description	Reported	Commentary and Reference
4.1	Organisation governance structure	Fully	anz.com: ANZ 2013 Annual Report , Corporate Governance (pages 51 - 70) anz.com: Corporate Governance
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Fully	anz.com: ANZ 2013 Annual Report , Corporate Governance, Directors (page 52)
4.3	For organisations that have a unitary board structure, state the number of members of the	Fully	anz.com: ANZ 2013 Annual Report , Corporate Governance, Directors (pages 52 - 55) anz.com: ANZ 2013 Annual Report , Directors' qualifications, experience and special responsibilities (page 9)

	highest governance body that are independent and/or nonexecutive members.		
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the Board.	Fully	anz.com: ANZ 2013 Annual Report , Access in relation to Directors (page 59) anz.com: ANZ 2013 Annual Report , Commitment to shareholders (page 66)
4.5	Compensation and performance management of the highest governance body, senior managers, and executives.	Fully	We use a balanced scorecard evaluation of various corporate indicators (including social and environmental) to determine performance-related compensation for all managers and senior executives, including our CEO. These measures are aligned with the achievement of ANZ's business plan, and over time have proven the most appropriate indicators of performance. anz.com: ANZ 2013 Annual Report , Corporate Governance, Performance evaluations (pages 59 - 60) anz.com: ANZ 2013 Annual Report , Remuneration report (page 28)
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Fully	We have policies and procedures in place to help to avoid conflicts of interest at all levels of our business including Directors. All employees are required to adhere to our Code of Conduct and Ethics principles, including 'identifying conflicts of interest and managing them responsibly'. anz.com: ANZ 2013 Annual Report , Conflicts of interest (page 58) anz.com: Directors Disclosure of Interest Policy and Policy for Handling Conflicts of Interest anz.com: Code of Conduct and Compliance
4.7	Expertise of highest governance body	Fully	anz.com: ANZ 2013 Annual Report , Directors' qualifications, experience and special responsibilities (page 9) anz.com: ANZ 2013 Annual Report , Directors (pages 52 - 55)
4.8	Internally developed statements of mission or values, codes of conduct,	Fully	anz.com: Our values anz.com: Code of conduct anz.com: Bribery, fraud and corruption anz.com: Group wide policies

	and principles relevant to economic, environmental, and social performance and the status of their implementation.		anz.com: ANZ 2013 Corporate Sustainability Review
4.9	Procedures of overseeing identification and management of economic, environmental and social performance	Fully	anz.com: Corporate sustainability governance anz.com: ANZ 2013 Corporate Sustainability Review
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	anz.com: ANZ 2013 Annual Report , Performance evaluations (pages 59 – 60)

COMMITMENTS

Indicator	Description	Reported	Commentary and Reference
4.11	Explanation of whether and how the precautionary	Fully	ANZ has considered the precautionary principle in its response to greenhouse emissions. The company has in place processes to measure and mitigate risk in this area.

	approach or principle is addressed by the organisation.		ANZ's Risk Management Framework provides a robust structure for the identification and management of risks from the Board to business unit level. anz.com: Risk Management
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses.	Fully	ANZ is a member of FTSE4Good and DJSI. We use the LBG Framework for measuring and reporting our community contributions. We adopted the Equator Principles and became a signatory to the UN Global Compact in December 2006. We have participated in CDP since 2006. anz.com: Equator Principles anz.com: OECD Guidelines for Multi National Enterprises anz.com: ANZ 2013 Corporate Sustainability Review , Ongoing Assessment (Page 71)
4.13	Memberships in associations	Fully	We participate and support a number of external initiatives, including: <ul style="list-style-type: none"> • ASRIA • Business for Social Responsibility • Carbon Disclosure Project • Clean Energy Council • Equator Principles and Equator Principles Working Group • Global Reporting Initiative (GRI) and the GRI Australian Focal Point Working Group • London Benchmarking Group, (Australia and New Zealand) • OECD Guidelines for Multinational Enterprises • Principles for Social Investment • Singapore Compact for CSR • Transparency International • Roundtable for Sustainable Palm Oil (RSPO) • World Business Council for Sustainable Development • UN Environment Program Finance Initiative anz.com: ANZ 2013 Corporate Sustainability Review , Ongoing Assessment (Page 71)

ENGAGEMENT

Indicator	Description	Reported	Commentary and Reference
4.14	List of stakeholder groups	Fully	Our key stakeholders include: Government, regulators, shareholders, investors, customers and employees and the communities in which we operate. We use the input of stakeholder engagement to strengthen decision making and identify ways in which to improve products and processes. We also maintain strong relationships with our suppliers. anz.com: ANZ 2013 Corporate Sustainability Review, Stakeholder Engagement (page 14)
4.15	Identification and selection of stakeholders	Fully	We identify our stakeholders by conducting regular dialogue across a number of business and functional areas. This includes consideration of 'silent' stakeholders such as future generations and the environment. A global stakeholder database is used for managing information and communicating to our stakeholders. It includes around 6,000 individual stakeholders who we have identified as important to our business, including governments, regulators, customers, customer and community groups, suppliers, investors and employees. anz.com: Stakeholder engagement anz.com: ANZ 2013 Corporate Sustainability Review, Stakeholder Engagement (page 14)
4.16	Approaches to stakeholder engagement	Fully	Each year, we conduct extensive engagement with internal and external stakeholders to understand the material issues that are important to our business. Stakeholder engagement is embedded in to our business strategy. We seek to understand the expectations of our stakeholders by learning about them, understanding their motivations, engaging with our toughest critics and developing shared goals where appropriate. This helps us to balance the competing needs of stakeholders, respond to concerns and manage issues in an informed and effective manner. anz.com: Stakeholder engagement anz.com: ANZ 2013 Corporate Sustainability Review, Stakeholder Engagement (page 14)
4.17	Key issues and concerns of stakeholders	Fully	anz.com: ANZ 2013 Corporate Sustainability Review, Stakeholder Engagement (page 14)

PRODUCT AND SERVICES IMPACT

PRODUCT PORTFOLIO

DMA FS	Description	Reported	Commentary and Reference
Aspect	Product Portfolio	Fully	We have in place a range of policies and procedures to manage the impacts of our products and services. These ensure we comply with our regulatory obligations as well as additional internal policies in relation to responsible banking and the consideration of environmental, social and governance risks in lending and investment.
Aspect	Audit	Fully	ANZ's Environmental and Social policies are covered in Judgmental Credit Requirements (JCR). To ensure our lending practices comply with these policies, there are various checklists and filters that customers are assessed against to support the requirements of the JCR. This is in scope for all Credit Audits and is targeted specifically to ensure that environmental, social matters and more broadly, reputational risks to ANZ have been appropriately addressed and that JCR has been complied with.
Aspect	Active Ownership	Fully	We assess 100% of all new Corporate and Institutional customer relationships for social and environmental risk. Existing customer relationships are considered on an annual basis, or more frequently if necessary. Social and environmental issues may be identified by an ANZ employee or as a result of concern raised by an external stakeholder. Regardless, we will work with our customers to manage any issues. We apply the Equator Principles to 100% of Structured Project Finance proposals, regardless of their size or location.
Indicator	Description	Reported	Commentary and Reference
FS1	Policies with specific environmental and social components applied to business lines.	Fully	anz.com: Risk management anz.com: Sensitive Sector Policies anz.com: ANZ policies anz.com: Corporate governance anz.com: ANZ 2013 Corporate Sustainability Review , Sustainable Development, Sensitive Sector Policies (page 24)
FS2	Procedures for assessing and screening environmental and	Fully	We have established decision making frameworks and policies to ensure our lending decisions are guided by sound social and environmental standards and take into account reputational risk. They are supported by strong governance structures and employee training and education initiatives.

	social risks in business lines		<p>Our Corporate Sustainability and Diversity Committee (CSD) monitors current and emerging sustainability risks and opportunities and reports to ANZ's Management Board. Effective management of reputation risk issues is a shared key performance indicator for ANZ Management Board members.</p> <p>anz.com: Risk management anz.com: Corporate governance anz.com: Responsible business lending anz.com: Sensitive sector policies anz.com: ANZ full list of Group-wide policies anz.com: Corporate Sustainability and Diversity Committee</p>
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreement or transactions	Fully	<p>anz.com: Our approach to responsible business lending anz.com: Equator Principles anz.com: ANZ 2013 Corporate Sustainability Review, Sustainable Development, The Equator Principles (page 22)</p>
FS4	Process(es) for improving staff competency to implement environmental and social policies and procedures as applied to business lines.	Fully	<p>We have developed training programs to help our staff identify and manage any social or environmental risks in our Corporate and Institutional lending decisions. This training, along with clear policies and guidelines, screening tools and resources help our staff make balanced, informed and transparent lending decisions. Additionally, we conduct ongoing training for all Category Managers, across our business, to improve their understanding of ANZ's Responsible Sourcing Framework, our policies, tools and templates, and to further embed sustainability in to all sourcing decisions and category strategies.</p> <p>anz.com: ANZ 2013 Corporate Sustainability Review, Sustainable development, Performance summary, Training our employees to deliver on our commitments</p>
FS5	Interactions with clients/ investees/ business partners regarding	Fully	<p>We work closely with our customers and other stakeholders to better understand issues of concern regarding our Corporate Institutional lending decisions. Where social and environmental issues are identified, our approach and strong preferences is to work with our customers to help them improve their management of their social and environmental impacts. We monitor development and work closely with our customers, as well as liaising with</p>

	environmental and social risks and opportunities		<p>external stakeholders who have raised specific concerns.</p> <p>anz.com: Our approach to responsible business lending anz.com: ANZ full list of Group-wide policies anz.com: Equator Principles anz.com: Stakeholder Engagement anz.com: ANZ 2013 Corporate Sustainability Review, Sustainable Development, The Equator Principles (page 22)</p>
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	Fully	<p>The ANZ 2013 Shareholder Review and 2013 Sustainability Review provide details of the locations/ markets where ANZ operates. The Shareholder Review provides details of total financial performance, including contribution to group earnings, for each business line.</p> <p>anz.com: ANZ 2013 Shareholder Review</p> <p>A detailed segment analysis is provided in the Annual Report: anz.com: ANZ 2013 Annual Report, Segment Analysis (page 156)</p>
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Fully	<p>We have made significant investments over a number of years to help improve the financial capability, literacy and inclusion in our communities. We have developed innovative programs that are improving the financial capability of people on lower incomes and from disadvantaged groups, including Indigenous communities. These programs 'Saver Plus', 'MoneyMinded' and 'Money Business' bring real benefits to participants and the community as a whole. Approximately \$4.7 million was invested in programs designed to build money management skills and savings in 2013. We also provide fee free accounts for non-profit organisations, pensioners, retirees and other low income earners. In total we waived fees on over 850,000 accounts, foregoing around \$50 million in revenue.</p> <p>anz.com: Financial Capability, Literacy and Inclusion anz.com: Our 'GIVE' program anz.com: Supporting concession card holders anz.com: ANZ 2013 Corporate Sustainability Review, Financial inclusion and capability (page 36)</p>
FS8	Monetary value of products and	Fully	<p>ANZ is working with customers to address social and environmental opportunities and risks and support transition to a lower carbon future. Details of these products and services can be found at:</p>

	services designed to deliver a specific environmental benefit for each business line broken down by purpose		anz.com: ANZ 2013 Corporate Sustainability Review , Sustainable Development (page 20)
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AUDIT

Indicator	Description	Reported	Commentary and Reference
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	Partial	Internal audit has a market focus over ANZ's products and services. This includes specific products developed to address ESG risks. During the past 12 months ANZ Global Internal Audit has not raised any significant issues in this regard and the assessment is that ANZ's requirements are well understood by the lending teams and are being followed.

ACTIVE OWNERSHIP

Indicator	Description	Reported	Commentary and Reference
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental and	Fully	We assess 100% of all new Corporate and Institutional customer relationships for social and environmental risk. Existing customer relationships are considered on an annual basis, or more frequently if necessary. Social and environmental issues may be identified by an ANZ employee or as a result of concern raised by an external stakeholder. Regardless, we will work with our customers to manage any issues. We apply the Equator Principles to 100% of Structured Project Finance proposals, regardless of their size or location. anz.com: Responsible business lending anz.com: Equator Principles

	social issues.		
FS11	Percentage of assets subject to positive and negative environmental or social screening	Fully	<p>Both our primary consultants have integrated environmental and social considerations into their respective process so it applies to 100% of the managers ANZ Wealth investment uses within the multi-manager range of solutions.</p> <p>ANZ Wealth's Chief Investment Office works closely with Mercer Investment Consulting and Towers Watson for fund manager research activities. Mercer assigns a rating specific to ESG integration capabilities which is their view on the extent to which Environmental, Social and Corporate Governance (ESG) and active ownership practices (voting and engagement) are integrated into the fund manager's strategy. Mercer commenced ESG research in 2005, since this time they have integrated ESG factors into their standard manager due diligence process for all asset classes. ESG consideration provides additional risk management views and analysis in stock selection. Towers Watson's manager research process includes consideration of a wide range of factors including ESG factors and a manager's stewardship activities (voting and engagement).</p>
FS12	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote share or advises on voting	Fully	<p>ANZ Wealth, within the flagship multi-manager portfolios under the OptiMix and OnePath funds brand adopts an approach which outsources 100% of the funds management of assets to external fund managers. Each underlying fund manager conducts its own engagement activities with companies with respect to environmental and social issues.</p>

ECONOMIC

MANAGEMENT APPROACH

Our approach and commitment to managing our business responsibly delivers economic, social and environmental benefits for all our stakeholders – customers, staff, shareholders and our communities. Our economic contribution to society includes our financial and in-kind investment in the community, the creation of long-term employment opportunities, procurement of products and services from suppliers and payment of taxes to governments.

DISCLOSURE ON MANAGEMENT APPROACH

DMA EC	Description	Reported	Commentary and Reference
Aspect	Economic Performance	Fully	anz.com: ANZ 2013 Annual Report , Access in relation to Directors (page 59) anz.com: ANZ 2013 Shareholder Review anz.com: 2013 Corporate Sustainability Review , Our community (page 52)
Aspect	Market presence	Fully	anz.com: ANZ 2013 Annual Report anz.com: ANZ 2013 Shareholder Review A detailed segment analysis is provide in the Annual Report: anz.com: ANZ 2013 Annual Report , Results of major segments of the group (pages 21 to 25) anz.com: ANZ 2013 Annual Report , Segment Analysis (page 156)
Aspect	Indirect economic impacts	Fully	anz.com: ANZ 2013 Shareholder Review , Economic contribution (page 7) anz.com: ANZ 2013 Annual Report , Community investment (page 70)

ECONOMIC PERFORMANCE

Indicator	Description	Reported	Commentary and Reference
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Fully	ANZ's economic contribution to society is more than financial profits. We create jobs, pay salaries and invest in the skills of our people. We also pay taxes in the countries where we operate, support business in our supply chain and provide products that satisfy the needs of our customers. anz.com: ANZ 2013 Annual Report , Financial Statements (pages 71 - 186) anz.com: ANZ 2013 Annual Report , Community investment (page 70) anz.com: ANZ 2013 Shareholder Review , Economic contribution and community investments (page 7) anz.com: anz.com: Economic profile
EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change.	Fully	anz.com: ANZ 2013 Annual Report , Principal risks and uncertainties (page 196) anz.com: Our carbon neutral commitment anz.com: Sensitive sector policies anz.com: ANZ 2013 Corporate Sustainability Review , Our environment (page 58) anz.com: ANZ 2013 Corporate Sustainability Review , Sustainable development (page 20)
EC3	Coverage of the organisation's defined benefit plan obligations.	Fully	anz.com: ANZ 2013 Annual Report , Superannuation and other post employment benefit schemes (page 168)
EC4	Significant financial assistance from government	Fully	We have not received significant financial assistance from the Government in the reporting period.

MARKET PRESENCE

Indicator	Description	Reported	Commentary and Reference
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	Fully	<p>Ratios for our two most significant locations are:</p> <p>Australia (local minimum wage: ANZ standard entry level wage) 1:1.23</p> <p>New Zealand (local minimum wage: ANZ standard entry level wage) 1:1.29</p> <p>Based on minimum wage for Australia: \$16.37 per hour or \$622.20 per 40 hour week for adults Based on minimum wage for New Zealand: \$13.75 per hour or \$550.00 per 37.5 hour week for adults</p> <p>Note: there is no difference in the minimum wage for males and females.</p>
EC6	Spending on locally based suppliers	Fully	<p>Our two most significant areas of operation are Australia and New Zealand. In Australia, 94.85% of spend is with local suppliers and in New Zealand 95.85% of spend is with local suppliers. Selection of suppliers takes into consideration a range of factors with the aim of maximising commercial and operational value as well as the social and environmental impacts of our buying decisions and our common practice is local sourcing.</p>
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Fully	<p>Our recruitment procedures do not specifically require resources to be selected from operational locations. We hire employees based on merit and appropriateness of their skill set for any advertised position.</p>

INDIRECT ECONOMIC IMPACTS

Indicator	Description	Reported	Commentary and Reference
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Fully	<p>anz.com: ANZ 2013 Corporate Sustainability Review, Sustainable Development, Case study – low cost finance for environmental infrastructure (page 27)</p> <p>anz.com: ANZ 2013 Corporate Sustainability Review, Financial Inclusion and Capability (page 36)</p> <p>anz.com: ANZ 2013 Corporate Sustainability Review, Our community (page 52)</p>
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	Fully	<p>The economic contributions we make to society are greater than financial profits. We create jobs, pay salaries and invest in the skills of our people. We also pay taxes in the countries where we operate, support businesses in our supply chain and provide products that satisfy the needs of our customers. See our Corporate Sustainability Review for further information on how we contribute and invest in our customers, employees, communities, supply chain and the environment.</p> <p>anz.com: ANZ 2013 Shareholder Review, Economic contribution (page 7)</p> <p>anz.com: ANZ 2013 Annual Report, Community investment (page 70)</p> <p>anz.com: ANZ 2013 Corporate Sustainability Review</p>

ENVIRONMENT

MANAGEMENT APPROACH

We are committed to actively managing the environmental impact of our activities. As part of this commitment, we set clear, measurable targets to reduce our consumption of electricity, water and paper, our greenhouse gas emissions, and the amount of waste we send to landfill.

We have developed an Environment Management System (EMS) which provides a structured approach to assessing how our operations impact on the environment and setting targets to improve our performance. Our EMS also governs how we measure and report on our progress.

DISCLOSURE ON MANAGEMENT APPROACH

DMA EN	Description	Reported	Commentary and Reference
Aspect	Materials	Fully	anz.com: Environment, Our approach
Aspect	Energy	Fully	anz.com: Environment, Our approach
Aspect	Water	Fully	anz.com: Environment, Our approach
Aspect	Biodiversity	Not reported	We do not report on this issue as the disclosure is not material to our business. ANZ's property portfolio is located in urban locations or within town centres of rural areas that are not situated in any protected areas or areas of high biodiversity value. The nature of our activities conducted at our properties would also present very little risk of harm to protected areas that are situated nearby or adjacent to ANZ's properties.
Aspect	Emissions, effluents and waste	Fully	anz.com: Environment, Our approach
Aspect	Products and services	Fully	anz.com: ANZ 2013 Corporate Sustainability Review, Sustainable Development (page 20)
Aspect	Compliance	Fully	anz.com: ANZ 2013 Annual Report, Environmental regulation (page 9)

Aspect	Transport	Fully	anz.com: Environment, Our approach
Aspect	Overall	Fully	anz.com: Environment, Our approach anz.com: ANZ 2013 Corporate Sustainability Review, Our Environment (page 58)

MATERIALS

Indicator	Description	Reported	Commentary and Reference
EN1	Material used by weight or volume	Fully	anz.com: ANZ 2013 Shareholder Review , Supporting urban sustainability (page 23) anz.com: ANZ 2013 Shareholder Review , Our environment (page 25) anz.com: ANZ 2013 Corporate Sustainability Review , Our environment (page 58) anz.com: 2013 Environmental Indicators Report
EN2	Percentage of materials used that are recycled input materials	Fully	Less than 1% of paper used in Australian and New Zealand operations is sourced from recycled materials (42,975 kg). The % of recycled paper is low in part because of our focus on procuring FSC paper where the fibre is sourced from sustainably managed forests.

ENERGY

Indicator	Description	Reported	Commentary and Reference
EN3	Direct energy consumption by primary energy source	Fully	anz.com: 2013 Environmental Indicators Report - Natural Gas and Emergency Generators
EN4	Indirect energy consumption by primary source	Fully	anz.com: 2013 Environmental Indicators Report - Electricity
EN5	Energy saved due to conservation and	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , Our environment (page 58)

	efficiency improvements (additional)		
EN6	Initiatives to provide energy-efficient or renewable energy based products and services (additional)	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , Sustainable development (page 20) anz.com: ANZ 2013 Corporate Sustainability Review , Our environment (page 58)
EN7	Initiatives to reduce indirect energy consumption (additional)	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , Sustainable development (page 20) anz.com: ANZ 2013 Corporate Sustainability Review , Our environment (page 58)

WATER

Indicator	Description	Reported	Commentary and Reference
EN8	Total water withdrawal by source	Fully	anz.com: 2013 Environmental Indicators Report - Water
EN9	Water sources affected (additional)	Fully	anz.com: ANZ 2013 Annual Report , (page 9)
EN10	Percentage and total volume of water recycled and reused (additional)	Not reported	We do not report on this indicator due to relatively low water intensity of the financial services industry.

BIODIVERSITY

Indicator	Description	Reported	Commentary and Reference
EN11	Land in areas of high biodiversity value	Not reported	We do not report on this issue as the disclosure is not material to our business. ANZ's property portfolio is located in urban locations or within town centres of rural areas that are not situated in any protected areas or areas of high biodiversity value. The nature of our activities conducted at our properties would also present very

			little risk of harm to protected areas that are situated nearby or adjacent to ANZ's properties.
EN12	Impacts on biodiversity	Not reported	As above
EN13	Habitats protected or restored (additional)	Not reported	As above
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity (additional)	Not reported	As above
EN15	IUCN Red List species (additional)	Not reported	As above

EMISSIONS, EFFLUENTS AND WASTE

Indicator	Description	Reported	Commentary and Reference
EN16	Total direct and indirect greenhouse gas emissions by weight	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , Our environment (page 59) anz.com: ANZ 2013 Shareholder Review , Our Environment (Page 25) anz.com: 2013 Environmental Indicators Report
EN17	Other relevant indirect greenhouse gas emissions by weight	Fully	anz.com: 2013 Environmental Indicators Report
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved (additional)	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , Sustainable development (page 20) anz.com: ANZ 2013 Corporate Sustainability Review , Our environment (page 58)
EN19	Emissions of ozone-	Not	We do not report on this issue as the disclosure is not material to our business. Given the nature of our

	depleting substances by weight	reported	business, ANZ has only a very small amount of emissions of ozone-depleting substances (HCFCs). The main source is the use of R22 based equipment which is being phased out by 2016 in line with the requirements of the Montreal Protocol.
EN20	NOx, SOx, and other significant air emissions by type and weight	Not reported	We do not report on this indicator as the disclosure is not material to our business. The nature of ANZ's operations means that we are not a significant emitter of air pollutants that adversely impact on habitats or the health of humans and animals.
EN21	Total water discharge by quality and destination	Not reported	We do not report on this indicator since the disclosure is not material to our business. All of ANZ's discharges are in the form of domestic sewage which is excluded from the definitional boundary of this indicator.
EN22	Total weight of waste by type and disposal method	Partially	anz.com: 2013 Environmental Indicators Report
EN23	Total number and volume of significant spills	Not reported	We do not report on this indicator since the disclosure is not material to our business. The nature of ANZ's operations means that we do not directly handle large quantities of hazardous substances such as fuels, oils and chemicals that have the potential to adversely affect the environment in the event of a spill.
EN24	Waste deemed hazardous (additional)	Not reported	We do not report on this point since the disclosure is not material to our business because the nature of ANZ's operations means that we do not transport, import, export or treat any hazardous wastes.
EN25	Water bodies affected by discharges (additional)	Not reported	We do not report on this point since the disclosure is not material to our business because all of ANZ's discharges are in the form of domestic sewage to the local sewerage system that is subsequently treated prior to discharge.

PRODUCTS AND SERVICES

Indicator	Description	Reported	Commentary and Reference
EN26	Initiatives to mitigate environmental impacts of products	Fully	anz.com: Responsible business lending anz.com: ANZ 2013 Corporate Sustainability Review , Sustainable Development (page 20)

	and services		
EN27	Percentage of products sold and their packaging materials that are reclaimed by category	Not reported	We do not report on this issue as the disclosure is not material to our business. ANZ is a service-based organisation and does not produce saleable products (with packaging) with a definable end-life that is able to be reclaimed.

COMPLIANCE

Indicator	Description	Reported	Commentary and Reference
EN28	Significant fines for non-compliance with environmental laws and regulations	Fully	anz.com: ANZ 2013 Annual Report , (page 9)

TRANSPORT

Indicator	Description	Reported	Commentary and Reference
EN29	Impacts of transporting products and other goods	Not reported	We do not report on this issue as the disclosure is not material to our business as ANZ is a services provider.
EN30	Total environmental protection expenditures (additional)	Fully	We estimate our waste disposal, emissions treatment, and remediation costs to be A\$1.3m (Australia and New Zealand). We estimate our prevention and environmental management costs to be: A\$2.25m.

LABOUR PRACTICES AND DECENT WORK

MANAGEMENT APPROACH

We aim to create a working environment that is supportive of our employees - an environment based on our values. Integral to this are policies and programs which promote a culture of respect for our people and build a workforce which reflects the diversity of the communities where we operate.

DISCLOSURE ON MANAGEMENT APPROACH

DMA LA	Description	Reported	Commentary and Reference
Aspect	Employment	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , Our People (page 44-47)
Aspect	Labor/management relations	Fully	anz.com: Workplace relations
Aspect	Occupational health and safety	Fully	anz.com: Health, Safety and Wellbeing
Aspect	Training and education	Fully	anz.com: Training and development anz.com: ANZ 2013 Corporate Sustainability Review , Diversity and Inclusion (page 29) anz.com: ANZ 2013 Corporate Sustainability Review , Our People (page 46)
Aspect	Diversity and equal opportunity	Fully	anz.com: Valuing diversity anz.com: ANZ 2013 Annual Report , Diversity at ANZ (page 68 - 70) anz.com: ANZ 2013 Corporate Sustainability Review , Diversity and Inclusion (page 28)

EMPLOYMENT

Indicator	Description	Reported	Commentary and Reference							
LA1	Breakdown of total workforce by employment type, employment contract, and region	Fully	Types of working arrangements at ANZ					2013		
			Full time					85%		
			Part time					13.2%		
			Casual					1.8%		
			Percentage of respondents who say they take advantage of flexible working arrangements					27%		
			Percentage of all employees who believe their managers supports their efforts to balance their work and personal life					82%		
			2013 Workplace profile (Australia geography) at ANZ							
						Women		Men		
						Full time	Part time	Full time	Part time	Total
			Board			3	0	10	0	13
Executive Management (Group 1&2)			175	12	659	6	851			
Middle Management (Group 3&4)			6,034	669	10,708	71	17,482			

			Operational (Group 5-6)	13,398	4,935	9,723	630	28,686
			Total	19,607	5,616	21,090	707	47,019
LA2	Employee turnover by age group, gender and region	Fully	Voluntary Turnover			Involuntary Turnover (Includes Retrenchments)		
			6,625			2,420		
			2013 Annual turnover by gender and age*					
			Geography	Male	Female	< 30 years	30-50 years	> 50 years
			Australia	14.7%	16.8%	20.6%	15.0%	13.6%
			New Zealand	18.8%	20.6%	25.7%	16.6%	21.6%
Asia	27.9%	22.7%	27.7%	24.2%	18.3%			
EMEIA#	19.5%	25.0%	20.7%	22.6%	15.1%			
Pacific	20.1%	15.9%	15.2%	16.3%	47.4%			
<p>* Turnover includes voluntary and involuntary employee turnover. The figures are calculated by the number of leavers divided by headcount per region to arrive at an annualised percentage.</p> <p># Europe, Middle East, India, Africa</p> <p>All figures reported are accurate as at end of September 2013</p>								
LA3	Benefits provided to full-time employees that are not provided to temporary or part-	Partially	ANZ provides employee benefits to all types of employees, though some are subject to eligibility criteria. Part-time employees are eligible for the equivalent benefits provided to full-time employees, some of which are prorated to reflect the part-time nature of the role. Whilst casual employees are ineligible for some employee benefits, including study assistance and paid parental leave in Australia (for example), they are able to access benefits such as specific discounted products and services.					

	time employees, by major operations (additional)		
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LABOUR/MANAGEMENT RELATIONS

Indicator	Description	Reported	Commentary and Reference
LA4	Percentage of employees covered by collective bargaining agreements	Partial	<p>In Australia and New Zealand, 88% of staff are covered by collective bargaining agreements.</p> <p>In some of our operations in the Pacific, including the Solomon Islands, Papua New Guinea and Samoa, approximately 1,500 employees, which is the majority of employees in these countries, are covered by collective agreements made between ANZ and the representative union or employee representative group.</p> <p>During 2013, we negotiated a collective employment agreement with a group of employee representatives in Fiji, reaffirming our commitment to provide employees with terms and conditions of employment that are fair and reasonable, and in line with our Human Rights Standards and business values.</p> <p>anz.com: Our Approach to Workplace Relations</p>
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	Fully	<p>Notice periods and severance payments vary in each location in line with local legislation, industrial instruments and general market practices. For example, in Australia, we generally provide employees who are impacted by significant operational changes with at least 12 weeks notice of redeployment and retrenchment, plus severance payments depending on length of service. Redeployment and retrenchment procedures are specified in the ANZ Enterprise Agreement 2013-2014 (Australia). Similar provisions exist in New Zealand under the Collective Employment Agreement negotiated with FIRST Union.</p> <p>Prior to any restructure, ANZ consults with FIRST Union and any affected employees and provides them with sufficient information to allow them to give feedback on the restructuring proposal and to have a genuine opportunity to influence the decision. After the restructure is confirmed, ANZ provides employees with a redeployment period, usually of at least 2 weeks. At the end of the redeployment period, if the employee has not found another job, a redundancy notice is issued. Under the redundancy, employees are provided with at least 6 weeks notice plus redundancy compensation related to length of service.</p>

OCCUPATIONAL HEALTH AND SAFETY

Indicator	Description	Reported	Commentary and Reference															
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs. (additional)	Partial	<p>Health and Safety Committees exist in each state in Australia, and in New Zealand, India, Singapore, Hong Kong, the Philippines, the United Kingdom, and Fiji and some of the Pacific islands. The primary role of these committees is to provide a forum for communication and consultation regarding implementation of health and safety strategies and operational management plans. The interests of employee and employers are represented at these forums to enable free and open discussion to occur and agreement to be reached with management and employee representatives from a variety of business units in attendance.</p> <p>Numerous formal health and safety committees operate in Australia and New Zealand at various levels (Divisional, Business Unit, regional, etc) and represent around 79% of the total workforce.</p> <p>Committees operate at a building or multi-building level along with a branch network committee for each state in Australia. In New Zealand, one committee represents all employees.</p>															
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region	Fully	<p>ANZ records injury and absentee rates for its workforce. The injury, occupational disease, lost day and absentee rates are provided in the table below. There were no work-related fatalities in the reporting period.</p> <table border="1"> <thead> <tr> <th></th> <th>Australia</th> <th>New Zealand</th> </tr> </thead> <tbody> <tr> <td>Injury rate (per 100 employees):</td> <td>2.92</td> <td>3.69</td> </tr> <tr> <td>Occupational disease rate (per 100 employees):</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>Lost day rate (per 100 employees):</td> <td>3.87</td> <td>3.04</td> </tr> <tr> <td>Absentee rate (per 100 employees):</td> <td>574.14</td> <td>515.58</td> </tr> </tbody> </table> <p>While the data includes minor injuries (first-aid level), rates do not include contractors, only employees. Lost days means scheduled work days and the 'lost day' count begins the first full shift/day that is lost after the accident in New Zealand and immediately after the accident in Australia. The list of occupational diseases utilised is from Annex A: Schedule 1 of the ILO Code of Practice on Recording and Notification of Occupational Accidents and Diseases.</p> <p>ANZ meets the requirements of National and State Workplace Health & Safety Laws in recording and reporting</p>		Australia	New Zealand	Injury rate (per 100 employees):	2.92	3.69	Occupational disease rate (per 100 employees):	0.00	0.00	Lost day rate (per 100 employees):	3.87	3.04	Absentee rate (per 100 employees):	574.14	515.58
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Absentee rate (per 100 employees):	574.14	515.58																

			work-related accident statistics.
LA8	Education, training, counseling, prevention and risk-control programs for employees relating to serious diseases	Fully	All employees are required to complete mandatory online health and safety training on an annual basis, as part of our 'ANZ Essentials' (Risk Accreditation Framework). This training curriculum helps managers to identify essential and role specific training requirements for each employee. Training courses include; general health and safety awareness, emergency preparedness, safe computer use, manual handling, managing hazards and incident management.
LA9	Health and safety topics covered in formal agreements with trade unions. (additional)	Fully	<p>Health and safety commitments are formally embedded in local collective agreements in both Australia and New Zealand. Under the 2012-2014 Collective Employment Agreement in New Zealand, ANZ commits to ensuring health and safety policies and procedures are relevant, compliant with legislative requirements, and represent 'best practice'. ANZ consults with FIRST Union and all employees on the development and implementation of health and safety policies and procedures. ANZ commits to take steps to identify health hazards in each work site and to involve employees in the development of health and safety procedures and steps to minimise hazards. Employees are trained to understand, and are encouraged to practise their right to participate in the identification and management of hazards, that they will not be required to undertake unsafe work.</p> <p>The ANZ Enterprise Agreement 2013-2014 (Australia) confirms that resources are allocated to help achieve ANZ's aims to identify, assess and control factors in the workplace, which may affect the safety, health, security and well-being of employees. The agreement refers to the establishment of committees made up of management and employee health and safety representatives (HSRs), who can be elected to represent designated workgroups of employees. HSRs will be appointed where nominations are received from employees and if requested, via a ballot conducted in consultation with the Finance Sector Union. ANZ commits in the agreement to funding reasonable course costs of elected HSRs to undertake accredited training as required by relevant legislation.</p>

TRAINING AND EDUCATION

Indicator	Description	Reported	Commentary and Reference															
LA10	Average hours of training per year per employee by employee category.	Fully	<table border="1"> <thead> <tr> <th colspan="2">Learning at ANZ</th> <th>2013</th> </tr> </thead> <tbody> <tr> <td>Annual investment in learning (\$)</td> <td></td> <td>\$46,089,877</td> </tr> <tr> <td>Learning investment per full time equivalent employee</td> <td></td> <td>\$943</td> </tr> <tr> <td>Average annual investment in learning hours per FTE</td> <td></td> <td>21.9</td> </tr> <tr> <td>Number of course completions</td> <td></td> <td>684,883</td> </tr> </tbody> </table>	Learning at ANZ		2013	Annual investment in learning (\$)		\$46,089,877	Learning investment per full time equivalent employee		\$943	Average annual investment in learning hours per FTE		21.9	Number of course completions		684,883
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LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings (additional)	Fully	anz.com: 2013 Corporate Sustainability Review , Our People (page 47)															
LA12	Percentage of employees receiving regular performance and career development reviews.	Fully	Our performance management framework is applied Group-wide. However, some employees in certain locations and job levels are not covered by the framework due to our obligations under relevant local industrial instruments.															

DIVERSITY AND EQUAL OPPORTUNITY

Indicator	Description	Reported	Commentary and Reference															
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	Fully	<p>anz.com: ANZ Board of Directors anz.com: ANZ 2013 Annual Report, Key management personnel (page 29) anz.com: ANZ 2013 Annual Report, Diversity at ANZ (page 68)</p> <table border="1"> <thead> <tr> <th colspan="2">Age diversity at ANZ</th> <th>2013</th> </tr> </thead> <tbody> <tr> <td>Total number of ANZ employees over the age of 55</td> <td></td> <td>3,555 (7%)</td> </tr> <tr> <td>Of this total number, percentage of part time and casual employees</td> <td></td> <td>34.6%</td> </tr> <tr> <td>Of this total number, percentage of full time employees</td> <td></td> <td>65.4%</td> </tr> <tr> <td>The annual turnover amongst this age group for the year</td> <td></td> <td>19.9%</td> </tr> </tbody> </table>	Age diversity at ANZ		2013	Total number of ANZ employees over the age of 55		3,555 (7%)	Of this total number, percentage of part time and casual employees		34.6%	Of this total number, percentage of full time employees		65.4%	The annual turnover amongst this age group for the year		19.9%
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LA14	Ratio of basic salary of men to women by employee category.	Partial	<p>We review remuneration annually (fixed and variable) to ensure we remain market competitive in the financial services sector, as well as monitoring the pay differential internally between men and women at all levels. The gender pay differential between males and females continues to be minimal.</p> <p>Ratio average salary (female to male)* Executive 1:1.08 Management Level 1:1.02 Non-management Level 1:0.98</p> <p>Note: The ratios are all based on the base salary component only.</p> <p>*Data for FY12. FY13 data was not available due to our review process occurring outside of the reporting period.</p>															

HUMAN RIGHTS

MANAGEMENT APPROACH

We have drawn together a set of standards to further embed a culture of respect in how treat our employees, work with our clients and suppliers and contribute to the communities where we operate. We have called these standards “Respecting people and communities – ANZ’s approach to human rights.”

DISCLOSURE ON MANAGEMENT APPROACH

DMA HR	Disclosure on Management Approach HR	Reported	Commentary and Reference
Aspect	Investment and procurement practices	Fully	anz.com: Human Rights
Aspect	Non-discrimination	Fully	anz.com: Our approach to human rights anz.com: ANZ 2013 Corporate Sustainability Review , Diversity and Inclusion (page 28)
Aspect	Freedom of association and collective bargaining	Fully	anz.com: Employee relations
Aspect	Child labor	Fully	anz.com: Human Rights
Aspect	Forced and compulsory labor	Fully	anz.com: Human Rights
Aspect	Security practices	Fully	All security suppliers must complete Code of Conduct training which includes ANZ’s approach to human rights. anz.com: ANZ Code of conduct and compliance anz.com: Human Rights anz.com: Respecting people and communities

Aspect	Indigenous rights	Fully	anz.com: Indigenous action plan
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INVESTMENT AND PROCUREMENT PRACTICES

Indicator	Description	Reported	Commentary and Reference
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening	Fully	Our financing decisions take into account prospective and current customers' human rights performance. This covers issues such as forced labour, involuntary resettlement, interference with indigenous peoples' rights and corruption. Our commitments are outlined in Respecting People and Communities: ANZ's approach to human rights. We assess 100% of all new Corporate and Institutional customer relationships. Existing customer relationships are considered on an annual basis, or more frequently if necessary. Social and environmental issues may be identified by an ANZ employee or as a result of concern raised by an external stakeholder. Regardless, we will work with our customers to manage any issues. anz.com: ANZ 2013 Corporate Sustainability Review , Sustainable Development (page 20)
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	Fully	We expect all suppliers, contractors and consultants engaged in supplying goods and services to meet our Supplier Code standards on workplace relations: fair and reasonable management of employees, freedom of association, support for disadvantaged and under-represented members of the community, adherence to international standards and domestic regulations relating to the employment of children, and no tolerance of forced or compulsory labour. Once a supplier is appointed we monitor their performance of delivery as well as our expectations of their social, environmental and governance requirements. anz.com: ANZ 2013 Corporate Sustainability Review , Our Suppliers (page 56 - 57)
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of	Fully	All employees are required to complete Living the Code training and OH&S training every year which includes aspects of human rights. Number of training hours for ANZ essentials during the reporting period was 644,765. More details re ANZ Essentials can be found at: anz.com: ANZ 2013 Corporate Sustainability Review , Governance (page 10)

	employees trained (additional)		
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NON-DISCRIMINATION

Indicator	Description	Reported	Commentary and Reference
HR4	Incidents of discriminations and outcomes	Fully	<p>Issues that are covered under our discrimination policy include allegations of: bullying, harassment and discrimination on the grounds of age, gender, race, sex, and parent or carer responsibilities.</p> <p>There were 17 alleged discrimination incidents in 2013. Six of these incidents were resolved and eleven required no action. This is an increase on the 2012 figure of 53 reported incidents. We attribute this to a greater awareness amongst employees of their rights, entitlements and responsibilities. We have not seen a corresponding increase in substantiated claims.</p> <p>We have a network of employee relations specialists across all ANZ locations who undertake investigations into allegations and makes recommendations to an appropriate decision maker.</p>

FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

Indicator	Description	Reported	Commentary and Reference
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	Fully	<p>anz.com: Employee relations (Employment conditions)</p> <p>anz.com: Employee relations (Freedom of association)</p>

CHILD LABOUR

Indicator	Description	Reported	Commentary and Reference
HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Fully	anz.com: Our approach to human rights anz.com: Equator Principles anz.com: Supplier code of practice

FORCED AND COMPULSORY LABOUR

Indicator	Description	Reported	Commentary and Reference
HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Fully	anz.com: Our approach to risk management anz.com: ANZ 2013 Corporate Sustainability Review , Respecting human rights (page 23) anz.com: ANZ 2013 Corporate Sustainability Review , Equator Principles (page 22) anz.com: ANZ 2013 Corporate Sustainability Review , Supply Chain (page 56-57) anz.com: ANZ Supplier Code Of Practice

SECURITY PRACTICES

Indicator	Description	Reported	Commentary and Reference
HR8	Percentage of security personnel trained in the organization's policies or procedures	Fully	The Supplier Code of Practice applies to all suppliers and contractors including security suppliers. anz.com: Supplier code of practice

	concerning aspects of human rights that are relevant to operations.		anz.com: Code of conduct and compliance
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INDIGENOUS RIGHTS

Indicator	Description	Reported	Commentary and Reference
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken (additional)	Fully	We contribute to the social, economic and cultural advancement of vulnerable and disadvantaged communities, including Indigenous peoples, through employment opportunities, financial education programs and by making our products and services fair and safe for our customers. We are not aware of any instances of involvement in violation of Indigenous people. Our Indigenous Action Plan sets out our work to improve the social and economic inclusion of Indigenous Australians. anz.com: Indigenous action plan

SOCIETY

MANAGEMENT APPROACH

As a responsible corporation, we seek to have a positive impact in the communities where we operate and make responsible and transparent business decisions using our robust policies, frameworks and tools. We understand that living in the world of our customers means actively engaging with, and contributing to local communities and we support a variety of organizations through our 'GIVE' program and our investment in financial capability.

In addition, our risk management framework and Code of Conduct and Ethics policy framework ensure a best practice approach to corruption, anti-competitive behaviour and compliance issues.

DISCLOSURE ON MANAGEMENT APPROACH



DMA SO	Description	Reported	Commentary and Reference
Aspect	Community	Fully	anz.com: Community anz.com: ANZ 2013 Corporate Sustainability Review, Our Community (page 52)
Aspect	Corruption	Fully	anz.com: ANZ 2013 Corporate Sustainability Review, Governance (page 10)
Aspect	Public policy	Fully	anz.com: Public policy
Aspect	Anti-competitive behaviour	Fully	anz.com: Bribery, fraud and corruption anz.com: Governance anz.com: ANZ 2013 Corporate Sustainability Review, Governance (page 10)
Aspect	Compliance	Fully	anz.com: Code of conduct and compliance anz.com: Bribery, fraud and corruption anz.com: Governance

COMMUNITY

Indicator	Description	Reported	Commentary and Reference
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting	Fully	<p>Transforming ANZ to a super regional bank requires on-going change. We continue to reconfigure our workforce across the group to reflect our business strategy, priority markets and growth opportunities. We have clearly defined the geographies and markets we will pursue as part of our super regional strategy. We have made a series of commitments to our people in Australia and New Zealand that may be affected by the relocation of a number of roles to our regional hubs. This includes ongoing communication about proposed changes; training and support for staff who wish to continue their careers at ANZ and giving them priority for vacant roles within the bank; and career guidance and support services to help others identify opportunities outside ANZ.</p> <p>anz.com: ANZ 2013 Corporate Sustainability Review, Our People (page 47)We have signed up to the Transaction Services & Branch Closure Protocol: for every branch closure it is essential that the relevant Federal, State and Local Government members are notified. We give a minimum 24 weeks written notice prior to the closure, to customers of the branch and relevant community organisations, including local government. Over the 24 week period the bank formally addresses their customer and the community concerns about potential issues related to implementing the alternative service.</p>

			<u>Transaction Services & Branch Closure Protocol</u>
FS13	Access points in low-populated or economically disadvantaged areas by type	Fully	anz.com: Financial hardship anz.com: Support we provide to concession card holders and people receiving Government benefits anz.com: Financial capability anz.com: ANZ 2013 Shareholder Review , 2012 Non financial performance overview, bridging urban and rural divide (page 22) anz.com: ANZ 2013 Corporate Sustainability Review , Financial Capability and Inclusion (page 36)
FS14	Initiatives to improve access to financial services for disadvantaged people	Fully	anz.com: Financial hardship anz.com: Support we provide to concession card holders and people receiving Government benefits anz.com: Financial capability anz.com: ANZ 2013 Shareholder Review , 2012 Non financial performance overview, bridging urban and rural divide (page 22) anz.com: ANZ 2013 Corporate Sustainability Review , Financial Capability and Inclusion (page 36)

CORRUPTION

Indicator	Description	Reported	Commentary and Reference
SO2	Percentage and total number of business units analyzed for risks related to corruption	Fully	Our risk management framework provides a uniform governance structure for the identification and management of risks from the Board to business unit level. anz.com: Our approach to risk management anz.com: ANZ 2013 Corporate Sustainability Review , Governance (page 13)
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , Governance (page 13)
SO4	Actions taken in response to incidents of corruption	Fully	anz.com: ANZ 2013 Corporate Sustainability Review , Governance (page 13)

PUBLIC POLICY

Indicator	Description	Reported	Commentary and Reference
SO5	Public policy positions and participation in public policy development and lobbying	Fully	anz.com: Public Policy Advocacy anz.com: Political donations policy
SO6	Total value of in-kind contributions to political parties	Fully	anz.com: ANZ 2013 Annual Report , Political donations (page 70)

ANTI-COMPETITIVE BEHAVIOUR

Indicator	Description	Reported	Commentary and Reference
SO7	Total number of legal actions for anti-competitive behaviour, anti-trust, and monopoly practices and their outcomes	Fully	ANZ was a party to legal action alleging anti-competitive behaviour. Judgment was handed down by the Federal Court in ANZ's favour and the regulator's case was dismissed.

COMPLIANCE

Indicator	Description	Reported	Commentary and Reference
SO8	Monetary value of significant fines and total number of non-	Fully	We are not aware of significant fines and sanctions for non-compliance with laws and regulations in our major locations of operation.

	monetary sanction for non-compliance with laws or regulations		
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PRODUCT RESPONSIBILITY

MANAGEMENT APPROACH

We aim to provide convenient and uncomplicated products and services, tailored to the individual needs of our customers. This means striving to put customers first, looking after customers of all backgrounds, being easy to do business with and providing value for money.

DISCLOSURE ON MANAGEMENT APPROACH

DMA PR	Disclosure on Management Approach PR	Reported	Commentary and Reference
Aspect	Customer health and safety	Fully	Our Global Product Management Policy provides clear guidelines for the development of safe, uncomplicated products – from concept through to decommissioning. We do not publish content of our policies as they are commercial-in-confidence. We are working on a policy summary which we aim to publish on anz.com in 2014. anz.com: ANZ Group wide policies anz.com: ANZ 2013 Corporate Sustainability Review, Our Customers (page 48)
Aspect	Product and service labelling	Fully	anz.com: Code of Banking Practice
Aspect	Marketing Communications	Fully	Our practices in relation to the marketing and promotion of our financial products are strictly governed by local legislation. For instance the Code of Banking Practice, Competition and Consumer Act and Privacy Act in Australia

			and voluntary standards.
			anz.com: Code of Banking Practice
Aspect	Customer Privacy	Fully	anz.com: ANZ Privacy Policy
Aspect	Compliance	Fully	anz.com: Code of conduct and compliance

CUSTOMER HEALTH AND SAFETY

Indicator	Description	Reported	Commentary and Reference
PR1	Health and safety impacts across the life cycle of products/services	Not Reported	Not material due to the nature of our business.
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes (additional)	Not Reported	We do not report on this as the disclosure is not material due to the nature of our business.

PRODUCT AND SERVICES LABELING

Indicator	Description	Reported	Commentary and Reference
PR3	Type of product and service information	Fully	ANZ complies with laws and regulations relating to the disclosure of information about the products and services we provide. In Australia and New Zealand (where the majority of our business is located), ANZ is required to

	required by procedures, and percentage of significant products and services subject to such information requirements		<p>comply with stringent disclosure requirements. For example, we are obliged to provide Product Disclosure Statements, terms and conditions and offer documentation to consumers. We are also obliged to assist consumers in comparing our home loan products to others available in the market by providing Home Loan Key Fact Sheets in certain situations.</p> <p>anz.com: Fees, Taxes and Terms anz.com: Product selectors and calculators anz.com: Personal banking anz.com: Corporate banking anz.com: Small business</p>
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes (additional)	Fully	There were no incidents of non-compliance resulting in a regulator fine. There were no incidents resulting in a regulator warning. There were 7 incidents of non-compliance with regulations for this reporting period.
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction (additional)	Fully	anz.com: ANZ 2013 Shareholder Review , 2013 Non financial performance overview, Responsible Practices, Customer Satisfaction target (page 22) anz.com: ANZ 2013 Shareholder Review , 2013 Non-Financial Five-Year Performance Summary 2009-2013 (page 25) anz.com: 2013 Sustainability Review , Complaint process (page 50)
FS15	Policies for the fair design and sale of financial products	Fully	Many of our practices in relation to the design and sale of financial products are strictly governed by local legislation. For instance the Code of Banking Practice, Competition and Consumer Act and Privacy Act in Australia.

	and services		anz.com: 2013 Sustainability Review , Our Customers (page 48) anz.com: Responsible business lending anz.com: Code of conduct and compliance anz.com: Group wide policies anz.com: ANZ Code of Banking Practice
FS16	Initiatives to enhance financial literacy by type of beneficiary	Fully	anz.com: ANZ 2013 Shareholder Review , (page 13) anz.com: 2013 Sustainability Review , Financial Inclusion and Capability (page 36)

MARKETING AND COMMUNICATIONS

Indicator	Description	Reported	Commentary and Reference
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship	Fully	Our practices in relation to the marketing and promotion of our financial products are strictly governed by local legislation. For instance the Code of Banking Practice, Competition and Consumer Act and Privacy Act in Australia and voluntary standards. anz.com: Code of Banking Practice
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing	Fully	There were no incidents of marketing communications non-compliance with regulations resulting in a fine or penalty. There were no incidents of marketing non-compliance resulting in a regulator warning. There were no incidents of marketing communications non-compliance with voluntary codes.

	communications, including advertising, promotion, and sponsorship by type of outcomes (additional)		
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CUSTOMER PRIVACY

Indicator	Description	Reported	Commentary and Reference
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data (additional)	Fully	There were eight substantiated cases of losses of customer data.

COMPLIANCE

Indicator	Description	Reported	Commentary and Reference
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the	Fully	There have been no significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.



	provision and use of products and services		
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