



May 19, 2017

H.E. António Guterres  
Secretary-General  
United Nations  
New York, NY 10017  
UNITED STATES OF AMERICA

Dear Secretary-General,

I am pleased to confirm our support for the Ten Principles of the United Nations Global Compact. Since becoming a signatory in 2010, we have continued to integrate the Global Compact and its principles into our business policies, processes and culture.

The key elements of our Communication on Progress (**COP**) are contained within our 2016 Corporate Sustainability Review and our 2017 Half Year Corporate Sustainability Update. Our 2016 Corporate Sustainability Review was independently assured by KPMG.

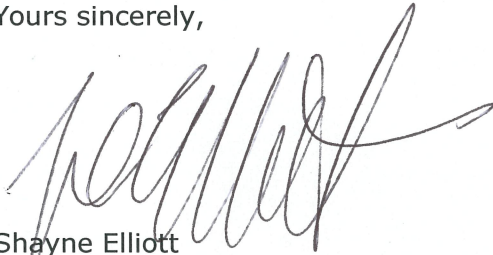
In this annual COP, we provide detail on our performance across the four areas of human rights, labour, environment and anti-corruption. We also provide details on our performance against the UN's Women's Empowerment Principles. Performance highlights include:

- Board approval of our strengthened Human Rights Standards which provide greater clarity on our expectations of employees, customers and suppliers across various human rights issues. We have ensured that the revised standards meet stakeholder expectations and reflect recent developments, including the UN Guiding Principles Reporting Framework and Sustainable Development Goals.
- Reviewing our Supplier Code of Practice to ensure alignment the Modern Slavery Act (2015) UK.
- Introduction of a new commitment to empower women to achieve financial independence and equality, in support of the Women's Empowerment Principles.
- 70% increase in the number of people with a disability hired – 216 people were hired in 2016, against a target of 146.
- More than 177,100 customers in the Pacific, at least 102,400 of who are new to the bank, now have access to banking services via goMoney, ANZ's mobile banking application (since its inception in 2013).
- More than 60,000 people participated in our adult financial literacy program, MoneyMinded in 2016, and more than 450,000 people have participated in the program since its launch in 2003.

- Funded and facilitated \$5 billion in a diverse range of low carbon and sustainable projects over the last 18 months. Projects include efficient irrigation, sustainable residential developments and green buildings in Australia; geothermal energy in Indonesia; a green bond in India; and a water treatment plant in the Philippines.

We are committed to communicating our progress to our stakeholders through social media and our regular updates on anz.com, our sustainability newsletters and our annual Corporate Sustainability Reviews.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Shayne Elliott', written in a cursive style.

Shayne Elliott  
Chief Executive Officer



**ANZ BANKING GROUP  
UN GLOBAL COMPACT  
COMMUNICATON ON PROGRESS  
MAY 2016 - MAY 2017**

PRINCIPLE	LOCATION OF DISCLOSURE
<b>HUMAN RIGHTS</b>	
<p><b>Principle 1</b> Businesses should support and respect the protection of internationally proclaimed human rights.</p>	<p>2016 Corporate Governance Statement (PDF 184kB)  ANZ’s Approach to Human Rights (PDF 117kB)  Code of Conduct and Ethics (PDF 310kB)  Non-Executive Directors' Code of Conduct (PDF 192kB)  Whistleblower Protection Policy Summary (PDF 28kB)  Health and Safety Policy (PDF 48kB)  Equal Opportunity, Bullying and Harassment Policy Summary (PDF 26kB)</p> <p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Corporate governance and risk management (p.16-17)</p>
<p><b>Principle 2</b> Make sure that they are not complicit in human rights abuses.</p>	<p>Our sustainability targets (p.18-19)</p> <p>Fair and responsible banking (p. 20 – 33)</p> <ul style="list-style-type: none"> <li>– Promoting responsible behaviour (p. 23)</li> <li>– Whistleblower policy (p. 23)</li> <li>– Customer hardship (p.26 – 27)</li> <li>– Improving accessibility (p.30)</li> <li>– Human rights (p. 31 - 32)</li> <li>– Sustainable procurement (p. 32 – 33)</li> </ul> <p>Social and economic participation (p. 34 – 53)</p> <ul style="list-style-type: none"> <li>– Achieving gender balance in our business (p. 35 - 36)</li> <li>– Embedding flexibility in our business (p. 38)</li> <li>– Participation of under-represented groups in our workforce (p. 39)</li> <li>– Welcoming employees of all abilities (p.40)</li> <li>– Supporting Aboriginal and Torres Strait Islanders (p. 40 – 41)</li> <li>– Opening the door to refugees (p. 42)</li> <li>– Employee health, safety and wellbeing (p. 42)</li> <li>– Our health and safety performance (p. 43)</li> </ul> <p>Sustainable growth (p. 54 – 64)</p> <ul style="list-style-type: none"> <li>– Sensitive sector policies (p. 55)</li> <li>– Climate risk management (p. 58 – 59)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3-5)</p>

PRINCIPLE	LOCATION OF DISCLOSURE
<b>LABOUR STANDARDS</b>	
<p><b>Principle 3</b> Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.</p>	<p>2016 Corporate Governance Statement (PDF 184kB)  ANZ's Approach to Human Rights (PDF 117kB)  Code of Conduct and Ethics (PDF 310kB)  Non-Executive Directors' Code of Conduct (PDF 192kB)  Whistleblower Protection Policy Summary (PDF 28kB)  Health and Safety Policy (PDF 48kB)  Equal Opportunity, Bullying and Harassment Policy Summary (PDF 26kB)</p>
<p><b>Principle 4</b> The elimination of all forms of forced and compulsory labour.</p>	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Corporate governance and risk management (p.16-17)</p> <p>Our sustainability targets (p.18-19)</p> <p>Fair and responsible banking (p. 20 – 33)</p> <ul style="list-style-type: none"> <li>- Promoting responsible behaviour (p. 23)</li> <li>- Whistleblower policy (p. 23)</li> <li>- Customer hardship (p.26 – 27)</li> <li>- Improving accessibility (p.30)</li> <li>- Human rights (p. 31 - 32)</li> <li>- Sustainable procurement (p. 32 – 33)</li> </ul>
<p><b>Principle 5</b> The effective abolition of child labour.</p>	<ul style="list-style-type: none"> <li>- Improving accessibility (p.30)</li> <li>- Human rights (p. 31 - 32)</li> <li>- Sustainable procurement (p. 32 – 33)</li> </ul>
<p><b>Principle 6</b> The elimination of discrimination in respect of employment and occupation.</p>	<p>Social and economic participation (p. 34 – 53)</p> <ul style="list-style-type: none"> <li>- Achieving gender balance in our business (p. 35 - 36)</li> <li>- Embedding flexibility in our business (p. 38)</li> <li>- Participation of under-represented groups in our workforce (p. 39)</li> <li>- Welcoming employees of all abilities (p.40)</li> <li>- Supporting Aboriginal and Torres Strait Islanders (p. 40 – 41)</li> <li>- Opening the door to refugees (p. 42)</li> <li>- Employee health, safety and wellbeing (p. 42)</li> <li>- Our health and safety performance (p. 43)</li> </ul> <p>Sustainable growth (p. 54 – 64)</p> <ul style="list-style-type: none"> <li>- Sensitive sector policies (p. 55)</li> <li>- Climate risk management (p. 58 – 59)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3-5)</p>
<p style="text-align: center;"><b>ANZ Women's Report, Barriers to Achieving Financial Gender Equity (PDF 2.4MB)</b></p>	

PRINCIPLE	LOCATION OF DISCLOSURE
<b>ENVIRONMENT</b>	
<p><b>Principle 7</b> Businesses should support a precautionary approach to environmental challenges.</p>	<p>Climate Change Statement (PDF 72kB)</p> <p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b> Corporate governance and risk management (p.16-17)</p> <p>Our sustainability targets (p.18-19)</p> <p>Sustainable growth (p. 54 – 64)</p>
<p><b>Principle 8</b> Undertake initiatives to promote greater environmental responsibility.</p>	<ul style="list-style-type: none"> <li>- Sensitive sector policies (p. 55)</li> <li>- Employee sustainability training (p. 56)</li> <li>- Equator principles (p. 56 - 57)</li> <li>- Climate risk management (p. 58 – 59)</li> <li>- Low carbon and sustainable finance opportunities (p. 59)</li> <li>- Financed emissions (p. 60)</li> <li>- Business lending exposures (p. 60)</li> </ul>
<p><b>Principle 9</b> Encourage the development and diffusion of environmentally friendly technologies.</p>	<ul style="list-style-type: none"> <li>- Transition to sustainable energy generation (p. 61)</li> <li>- Reducing the environmental footprint of our operations (p. 62 – 64)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b> 2017 Sustainability targets and performance (p.3-5)</p>

PRINCIPLE	LOCATION OF DISCLOSURE
<b>ANTI-CORRUPTION</b>	
<p><b>Principle 10</b> Businesses should work against corruption in all its forms, including extortion and bribery.</p>	<p>2016 Corporate Governance Statement (PDF 184kB)  Anti-Bribery and Anti-Corruption Policy Summary (PDF 28kB)  Anti-Money Laundering and Counter-Terrorism Financing Policy Summary (68kB)  Fraud Policy Summary (PDF 24kB)  Code of Conduct and Ethics (PDF 310kB)  Non-Executive Directors' Code of Conduct (PDF 192kB)  Whistleblower Protection Policy Summary (PDF 28kB)  Political Donations Policy Summary (PDF 25kB)</p> <p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Corporate governance and risk management (p.16-17)</p> <p>Fair and responsible banking (p. 20 – 33)</p> <ul style="list-style-type: none"> <li>- Promoting responsible behaviour (p. 23)</li> <li>- Whistleblower policy (p. 23)</li> <li>- Fraud (p. 23)</li> <li>- Anti-money laundering and counter terrorism financing (p. 24)</li> <li>- Digital transformation (p. 28 - 29)</li> <li>- Cyber security (p. 29)</li> <li>- Tax transparency (p. 52 – 53)</li> </ul>



**ANZ BANKING GROUP  
WOMEN'S EMPOWERMENT PRINCIPLES  
COMMUNICATON ON PROGRESS  
MAY 2016 - MAY 2017**



WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
1. Achieving and maintaining gender equality in senior management and board positions	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Our sustainability targets (p. 18 - 19)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 19)</li> </ul> <p>Workplace participation and diversity (p. 35 - 43)</p> <ul style="list-style-type: none"> <li>- Our approach (p. 35)</li> <li>- Achieving gender balance in our business (p. 35)</li> </ul> <p>Sustainability performance summary 2016 (p. 65 - 77)</p> <ul style="list-style-type: none"> <li>- Diversity &amp; inclusion (p. 73 - 74)</li> </ul> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p.15-18)</p> <ul style="list-style-type: none"> <li>- Section 12.3 ANZ's progress (p. 16)</li> <li>- Section 12.4 Gender balance at Board, senior executive and management level (p. 16)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul>
2. Achieving and maintaining gender equality in middle management positions	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Workplace participation and diversity (p. 35 - 43)</p> <ul style="list-style-type: none"> <li>- Achieving gender balance in our business (p. 35)</li> </ul> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.3 ANZ's progress (p. 16)</li> <li>- Section 12.4 Gender balance at Board, senior executive and management level (p. 16)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul>
3. Equal pay for work of equal value	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Remuneration (p. 75)</p> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.7 Pay equity (p. 17)</li> </ul>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
4. Flexible work options	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Our sustainability targets (p. 18 - 19)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 19)</li> </ul> <p>Recruiting for the workforce of the future (p. 37 - 43)</p> <ul style="list-style-type: none"> <li>- Embedding flexibility in our business (p. 38)</li> </ul> <p>We have a suite of policies that help our employees to balance their work and personal commitments, examples include policies for: flexible work arrangements, part time work (including providing those aged over 55 with special arrangements), lifestyle leave, study leave assistance, volunteer leave, career break, parental leave, leave without pay, carer’s leave, and sick leave.</p> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul>
5. Access to child and dependent care	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Our sustainability targets (p. 18 - 19)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 19)</li> </ul> <p>Recruiting for the workforce of the future (p. 37 - 43)</p> <ul style="list-style-type: none"> <li>- Embedding flexibility in our business (p. 38)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul> <p>We have a suite of policies that help our employees to balance their work and personal commitments, examples include policies for: flexible work arrangements, part time work, lifestyle leave, career break, parental leave, leave without pay, carer’s leave, and sick leave.</p> <p>In Australia, a \$4000 (pre-tax) return to work child care allowance to all employees returning from a period of at least 18 weeks parental leave.</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
6. Support for pregnant women and those returning from maternity leave	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Recruiting for the workforce of the future (p. 37 - 43)</p> <ul style="list-style-type: none"> <li>- Embedding flexibility in our business (p. 38)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul> <p>We have a suite of policies that help our employees to balance their work and personal commitments, examples include policies for: flexible work arrangements, part time work, lifestyle leave, career break, parental leave, leave without pay, carer's leave, and sick leave.</p> <p>In Australia, a \$4000 (pre-tax) return to work child care allowance to all employees returning from a period of at least 18 weeks parental leave.</p>
7. Recruitment and retention, including training and development, of female employees	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Our sustainability targets (p. 18 - 19)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 19)</li> </ul> <p>Workplace participation and diversity (p. 35 - 43)</p> <ul style="list-style-type: none"> <li>- Achieving gender balance in our business (p. 35)</li> <li>- Talent development and advancement (p. 38)</li> </ul> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.6 Recruitment, talent and development practices (p. 17)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul>
8. Gender specific health and safety issues	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Family violence (p. 26)</p> <p>Social and economic participation (p. 34 - 53)</p> <p>We also have wellbeing support programs for women. For example women's health month, cervical cancer vaccines in the Philippines and education for women living in zika virus impacted countries. Papua New Guinea has also has a specific female counselling service for women impacted by domestic violence.</p>
9. Gender-based violence and harassment	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Family violence (p. 26)</p> <p>Our Group-wide special leave policy (revised in 2015) includes support provisions for employees experiencing domestic violence (including paid special leave). In addition guidelines are available for line managers and employees on how to support colleagues experiencing domestic violence.</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>10. Education and training opportunities for women workers</p>	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Our sustainability targets (p. 18 - 19)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 19)</li> </ul> <p>Workplace participation and diversity (p. 35 - 43)</p> <ul style="list-style-type: none"> <li>- Achieving gender balance in our business (p. 35)</li> <li>- Talent development and advancement (p. 38)</li> </ul> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.6 Recruitment, talent and development practices (p. 17)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul>
<p>11. Creating and maintaining workplace awareness of gender equality and, inclusion and non-discrimination for all workers</p>	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Participation of under-represented groups in our workforce (p. 39)</p> <p>Provide employment opportunities for disadvantaged and under-represented groups to support social inclusion in our communities (p. 39)</p> <p>Welcoming employees of all abilities (p. 40)</p> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul>
<p>12. Mentoring and Sponsorship opportunities for women workers</p>	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Our sustainability targets (p. 18 - 19)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 19)</li> </ul> <p>Workplace participation and diversity (p. 35 - 43)</p> <ul style="list-style-type: none"> <li>- Talent development and advancement (p. 38)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul> <p>We have a number of mentoring and sponsorship programs and opportunities in place specifically for women (in addition to our BAU programs where we strive for gender balance in our Building Enterprise Talent program and Leadership Pathway Program), examples include: Accelerated Banking Experiences for Women, Notable Women and Aspiring Notable Women programs.</p>

WEP IN THE MARKETPLACE	LOCATION OF DISCLOSURE
13. Supplier diversity programme	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b> Sustainable procurement (p. 32 – 33)</p> <ul style="list-style-type: none"> <li>- Case study: Sustainable sourcing in Laos (p. 33)</li> </ul> <p><b>ANZ Supplier Code of Practice (PDF 164kB)</b> Gender balance, diversity and inclusion (p. 3)</p> <p>As a leading financial services organisation, ANZ recognises that the social and environmental performance of our business, our customers and our suppliers plays a significant role in our long-term success. ANZ is committed to understanding and minimising the social and environmental consequences of ANZ’s business operations. This commitment extends to the procurement of products and services.</p> <p>ANZ is a member of the "Supplier Multiplier" initiative. We explicitly reference our expectations on gender balance in our Supplier Code of Practice and have developed metrics to assess gender balance amongst our top tier suppliers. We have also engaged recruitment providers to help change entrenched hiring trends favouring men.</p>
14. Support for women business owners and women entrepreneurs	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b> Our sustainability targets (p. 18 - 19)</p> <p>Building financial inclusion (p. 44 - 48)</p> <ul style="list-style-type: none"> <li>- MoneyMinded business basics (p. 45)</li> <li>- Access to banking in rural and remote areas (p. 47)</li> </ul> <p><b>2016 Shareholder Review (PDF 1.0MB):</b></p> <ul style="list-style-type: none"> <li>- Enabling social and economic participation through financial education (p. 13)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b> 2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Help enable social and economic participation (p. 4)</li> </ul>
15. Supplier monitoring and engagement on women's empowerment and gender equality including promotion of the Women's Empowerment Principles to suppliers	<p><b>ANZ Supplier Code of Practice (PDF 164kB)</b> Gender balance, diversity, and inclusion (p. 3)</p> <ul style="list-style-type: none"> <li>- Promote an inclusive and respectful workplace whereby race, religion, age, sexual orientation, gender, pregnancy, maternity, and/or disability are no impediment to recruitment and/or ongoing employment</li> <li>- Foster gender balance and greater diversity in the workforce, leadership pipeline and senior executive ranks while ensuring that recruitment and advancement is based wholly on merit</li> </ul>

WEP IN THE MARKETPLACE	LOCATION OF DISCLOSURE
16. Gender-sensitive marketing	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b> Building financial inclusion (p. 44 - 48)</p> <p><b>2016 Shareholder Review (PDF 1.0MB):</b> - Enabling social and economic participation through financial education (p. 13)</p> <p><b>Equal Future Campaign</b></p>
17. Composition of supplier base by sex	<p><b>2016 Corporate Sustainability Review:</b> "Since 2014, ANZ Laos has been seeking to shift their vendor company list from 5% female-owned businesses to 40% by 2017. To date, they have increased it to 36%." (Case study: Sustainable sourcing in Laos - p. 33)</p>
18. Gender-sensitive product and service development	<p><b>Equal future campaign</b></p>
WEP IN THE COMMUNITY	LOCATION OF DISCLOSURE
19. Designing community stakeholder engagements that are free of gender discrimination/stereotyping and sensitive to gender issues	<p>ANZ's CEO is a member of the Human Rights Commission's Male Champions of Change (MCC) initiative and its 'Panel Pledge'. The Panel Pledge is a commitment to ensure that all panels and speaking engagements in which ANZ participates are gender balanced. This is supported internally by our 'Notable Women' initiative, which provides senior female leaders with the skills and opportunities to represent ANZ.</p> <p><b>ANZ's Approach to Human Rights (PDF 117kB):</b></p> <p>ANZ's human rights statement reinforces the requirement to value difference and avoid gender discrimination: "We value difference and are committed to achieving a truly diverse and flexible workforce that drives innovation and energy and is representative of the customers and communities we serve. This includes promoting gender equality, indigenous employment and recruitment of people with disability."</p>

WEP IN THE COMMUNITY	LOCATION OF DISCLOSURE
<p>20. Gender impact assessments or consideration of gender-related impacts as part of its social and/or human rights impact assessments</p>	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Social and environmental impacts of our operations (p. 31 - 33)</p> <ul style="list-style-type: none"> <li>- Human rights (p. 31 – 32)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Implement our revised human rights standards in 2017 (p. 3)</li> </ul> <p>We have reviewed and updated our human rights standards and translated them into Bahasa Indonesian, Vietnamese, Chinese and Taiwanese, and are available on anz.com/cs.</p> <p>Our standards aim to provide the right protections for our employees and support our customers' and suppliers' efforts to manage their social impacts. In addition, our standards aim to meet stakeholders' expectations and reflect latest international developments. Feedback was gathered through internal and external stakeholder workshops, which informed the revision of our Human Rights standards and strengthened our approach (which includes gender considerations).</p>
<p>21. Ensuring female beneficiaries of community programmes</p>	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Building financial inclusion (p. 44 - 48)</p> <p><b>2016 Shareholder Review (PDF 1.0MB):</b></p> <ul style="list-style-type: none"> <li>- Enabling social and economic participation through financial education (p. 13)</li> </ul>
<p>22. Community initiatives specifically targeted at the empowerment of women and girls</p>	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Building financial inclusion (p. 44 - 48)</p> <p><b>2016 Shareholder Review (PDF 1.0MB):</b></p> <ul style="list-style-type: none"> <li>- Enabling social and economic participation through financial education (p. 13)</li> </ul>
<p>23. Strategies to ensure that community investment projects and programmes (including economic, social and environmental) positively impact and include the full participation of women and girls</p>	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Building financial inclusion (p. 44 - 48)</p> <p><b>2016 Shareholder Review (PDF 1.0MB):</b></p> <ul style="list-style-type: none"> <li>- Enabling social and economic participation through financial education (p. 13)</li> </ul>

SEX-DISAGGREGATED DATA	LOCATION OF DISCLOSURE
24. Achieving and maintaining gender equality in senior management and board positions	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Our sustainability targets (p. 18 - 19)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 19)</li> </ul> <p>Workplace participation and diversity (p. 35 - 43)</p> <ul style="list-style-type: none"> <li>- Our approach (p. 35)</li> <li>- Achieving gender balance in our business (p. 35)</li> </ul> <p>Diversity and inclusion (p. 73 - 74)</p> <p>Remuneration (p. 75)</p> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.3 ANZ's progress (p. 16)</li> <li>- Section 12.4 Gender balance at Board, senior executive and management level (p. 16)</li> </ul> <p><b>2017 Half Year Corporate Sustainability Update (PDF 860kB)</b>  2017 Sustainability targets and performance (p.3 - 5)</p> <ul style="list-style-type: none"> <li>- Build an engaged, diverse and inclusive workforce (p. 4)</li> </ul>
25. Achieving and maintaining gender equality in middle management positions	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Diversity and inclusion (p. 73 - 74)</p> <p>Remuneration (p. 75)</p> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.7 Pay equity (p. 17)</li> </ul>
26. Equal pay for work of equal value	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Remuneration (p. 75)</p> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.7 Pay equity (p. 17)</li> </ul>
27. Flexible work options	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Embedding flexibility in our business (p. 38)</p> <p>Employee profile (p.70 - 72)</p>



SEX-DISAGGREGATED DATA	LOCATION OF DISCLOSURE
28. Support for pregnant women and those returning from maternity leave	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Embedding flexibility in our business (p. 38)</p> <p>Diversity and inclusion (p. 73 - 74)</p>
29. Recruitment and retention, including training and development, of female employees	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Workplace participation and diversity (p. 35 - 43)</p> <ul style="list-style-type: none"> <li>- Achieving gender balance in our business (p. 35 - 37)</li> <li>- Talent development and advancement (p. 38)</li> </ul> <p>Employee profile (p.70 – 72)</p> <p>Diversity and inclusion (p. 73 - 74)</p> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.6 Recruitment, talent and development practices (p. 17)</li> </ul>
30. Gender-based violence and harassment	No data disclosed.
31. Education and training opportunities for women workers	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Talent development and advancement (p. 38)</p> <p>Diversity and inclusion (p. 73 - 74)</p> <p><b>2016 Corporate Governance Statement (PDF 184kB):</b>  Section 12. Diversity and inclusion at ANZ (p. 15 - 18)</p> <ul style="list-style-type: none"> <li>- Section 12.6 Recruitment, talent and development practices (p. 17)</li> </ul>
32. Access to child and dependent care	No data disclosed.
33. Gender-specific health and safety issues	No data disclosed.
34. Creating and maintaining workplace awareness of gender equality and, inclusion and non-discrimination for all workers	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Workplace participation and diversity (p. 35 - 43)</p>
35. Mentoring and sponsorship opportunities for women workers	<p><b>ANZ Corporate Sustainability Review 2016 (PDF 6.1MB):</b>  Talent development and advancement (p. 38)</p> <p>Diversity and inclusion (p. 73 - 74)</p>