



# ANZ RECONCILIATION ACTION PLAN

OCTOBER 2021 – SEPTEMBER 2022  
PROGRESS REPORT



This design, by creative director **Marcus Lee**, visualises five outer shapes which represent thriving people and communities, reflecting ANZ's five values of – Integrity, Collaboration, Accountability, Respect and Excellence.

The five rotating people shapes connect around the three inner concentric rings which represent a central community meeting place. Additionally, the three central rings reflect our focus areas of Housing, Environmental Sustainability, and Financial Wellbeing.

The coloured lines and dotted pathways extend from the people through to community where positive relationships between ANZ and Aboriginal and Torres Strait Islander peoples, communities and organisations can be forged to help shape a world where people and communities thrive.

## ABOUT THIS REPORT

Our 2021-2024 Stretch Reconciliation Action Plan (RAP) is a roadmap outlining ANZ's commitment to social and economic participation of Aboriginal and Torres Strait Islander peoples and respecting the world's oldest continuous culture.

This report provides information on how we have progressed against the 17 actions outlined in our RAP, between 1 October 2021 and 30 September 2022.

## TERMS USED

Throughout this report, the terms Aboriginal and Torres Strait Islander, First Nations and Indigenous peoples are used interchangeably. For the purpose of this report, these terms refer to Aboriginal and/or Torres Strait Islander peoples of Australia. These terms, however, do not reflect the diversity of Aboriginal and Torres Strait Islander peoples and ANZ acknowledges that many Aboriginal and Torres Strait Islander peoples prefer to be known by other cultural names.

## ACKNOWLEDGEMENT OF COUNTRY AND TRADITIONAL OWNERS

ANZ acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Owners and Custodians of Australia. We recognise their continuing connections to the land, waters, territories and resources. We pay respects to Aboriginal and Torres Strait Islander cultures and to Elders, past and present.

## FEEDBACK

ANZ welcomes feedback and comments on our Reconciliation Action Plan and this progress report.

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# RAP PROGRESS SNAPSHOT

We have made good progress against the 17 actions outlined in our RAP, delivering 99% of the commitments that fell due this year.

## Strengthened and formalised our RAP governance structure and processes

to support our ability to deliver on our objectives



## Embedded a voice representing First Nations employees

and an External Advisor in our RAP Steering Committee and Working Group to challenge and guide our thinking



## Spent

# \$12.7 million



with 32 Aboriginal and Torres Strait Islander suppliers (against a target of \$6 million by 2024 and 15 Aboriginal and Torres Strait Islander businesses in 2022)

## Almost

# 600 people



**completed face-to-face cultural awareness training**

(against a target of 300 people by 2024)



**Commenced development of a commercial banking proposition**

for Aboriginal and Torres Strait Islander businesses



## Launched a refreshed MoneyBusiness program

updating content, resources and training approach based on feedback received from coaches and participants



## Provided five MoneyBusiness coach training sessions

to community workers and financial counsellors working in remote communities (against of target of six)

## HIGHLIGHT

# SUPPORTING FAIR, PRACTICAL AND UNIFIED REFORM

In March this year we celebrated the launch of our fifth Reconciliation Action Plan with a speaker event focused on the importance of RAPs in Australia's reconciliation journey.

Our Chief Executive Officer, Shayne Elliott, spoke on behalf of ANZ employees, accepting the generous invitation of the Uluru Statement of the Heart to walk together for a better future.

By accepting the invitation, ANZ supports the establishment of a First Nations Voice to parliament enshrined in the Constitution and a Makarrata Commission to supervise a process of agreement-making between governments and First Nations, and truth-telling.

A First Nations Voice to parliament is a body enshrined in the Constitution that would enable Aboriginal and Torres Strait Islander people to provide advice to the Parliament on policies and projects that impact their lives. It would give the Australian Government the opportunity to make policies with Aboriginal and Torres Strait Islander people, rather than for Aboriginal and Torres Strait Islander people.

We have partnered with the From the Heart Campaign and consulted Ngarga Wangaddja, our First Nations employee reference group, to ensure that our support is structured and meaningful.

During NAIDOC Week, we hosted a virtual panel discussion with Dean Parkin, proud Quandamooka man and Director of From the Heart Campaign and Porsha O'Brien, proud Wuthathi woman, Youth Advocate of From the Heart Campaign and Banking Consultant in ANZ's Cairns branch.

The event focused on the history of the Uluru Statement from the Heart and the importance of a First Nations Voice to Parliament that is enshrined in the Constitution.

"The power of ANZ's support is twofold: by directly contributing to the campaign ANZ is supporting a grassroots movement for a successful referendum on the Voice; and just as important is the organisation's ability to engage its people and customers on this nationally significant issue", said Dean Parkin. "The strength of our campaign comes from the involvement of Australians from all walks of life and ANZ is playing a major role in making this happen."

We have recently rolled out an interactive digital learning resource, designed by From the Heart and the Uluru Dialogues, to all of our Australia-based employees and encouraged them to share with their networks, family and friends. The resource, available at <https://fromtheheart.com.au/education>, seeks to build awareness and understanding of the referendum on a First Nations Voice to Parliament.

We are committed to providing our employees and customers with further educational opportunities to facilitate and encourage conversations around the Uluru Statement, the truths of our history and the importance of reconciliation.

At ANZ, our purpose is to shape a world where people and communities thrive. And that's why we strive to create a balanced, sustainable society in which everyone can take part and build a better life.

Within the Australian community, national reconciliation remains a continuing and unresolved barrier to an equal and balanced society and the ability of all Australians to thrive and to build a better life. And it is time for a fair, practical and unified reform.

I stand here today on behalf of ANZ's employees to accept the generous invitation of the Uluru Statement from the Heart to walk together for a better future. We support the establishment of a First Nations Voice to Parliament, enshrined in the Constitution, and a Makarrata Commission to supervise a process of agreement making between governments and First Nations and truth telling.

– Shayne Elliott, March 2022



## RELATIONSHIPS

Respectful and genuine relationships enable us to learn from each other.

Our business is built on the strength of our relationships and partnerships. The success of our commitments in this RAP depends not only on the programs we have in place, but also on the power of the relationships we build with Aboriginal and Torres Strait Islander communities and customers.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.</b>	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to continuously improve guiding principles for engagement.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	Met with External Aboriginal and Torres Strait Islander Advisor to improve guiding principles for engagement, implemented through our Aboriginal and Torres Strait Islander stakeholder engagement plan and Cultural Protocols document.
	Review, update and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders.	Mar 2022	Secretariat	Met	Implemented and communicated a formal Aboriginal and Torres Strait Islander stakeholder engagement plan.
	Maintain Aboriginal and Torres Strait Islander Employee Reference Group.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	Ngarga Wangaddja, meaning 'mob talking' in the language of the Narungga people, is ANZ's First Nations Employee Reference Group. The group, consisting of 16 members at end FY22 advises ANZ's Reconciliation Action Plan governance committees and consults on matters pertaining to the First Nations employee experience.
	Establish and maintain four formal two-way partnerships with Aboriginal and Torres Strait Islander communities or organisations with each partnership aligned to one of our four focus areas.	Sept 2024	Secretariat	In progress	Established a three-year partnership agreement with Koorie Heritage Trust aligned with improving cultural capability and supporting Aboriginal and Torres Strait Islander artists and small business.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Build relationships through celebrating National Reconciliation Week (NRW).</b>	Circulate Reconciliation Australia's NRW resources and reconciliation materials to all Australia-based employees.	May 2022 May 2023 May 2024	Reconciliation Network Chair	Met	NRW resources were circulated to all Australia-based employees via the Reconciliation Network newsletter, emails from leaders, intranet, and internal social network.
	RAP Steering Committee, RAP Working Group and Reconciliation Network Committee members to participate in one external and one internal NRW event each year.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Executive Sponsor Inclusion and Talent Manager	Met	All RAP Steering Committee, Working Group and Reconciliation Network Committee members participated in at least one internal and one external NRW event in FY22.
	Facilitate access for our Australia-based employees to attend at least 10 NRW activities each year.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Reconciliation Network Chair	Met	Australia-based employees provided with opportunities to attend more than 15 NRW activities (internal and external) via email, intranet and internal social network.
	Organise an annual virtual NRW event that is promoted to and accessible to all Australia-based employees and external stakeholders.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Reconciliation Network Chair	Met	ANZ's NRW virtual event - Being Brave beyond 9 to 5 (1 June 2022) – was promoted and accessible to all Australia-based employees and external stakeholders.
	We will raise awareness and engagement with NRW across our branch network by showcasing NRW across all digital screens.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Inclusion and Talent Manager	Met	The NRW poster was displayed on digital screens throughout the Australian Branch Network.
	We will recognize NRW on ANZ's social media accounts.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Head of Corporate Communications	Met	NRW was recognised on ANZ's LinkedIn, FaceBook and Twitter accounts throughout the week.
	Register NRW events via Reconciliation Australia's website.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Reconciliation Network Chair	Met	ANZ's NRW virtual event - Being Brave beyond 9 to 5 (1 June 2022) – was registered on Reconciliation Australia's website.



Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Promote reconciliation through our sphere of influence.</b>	Implement strategies to engage all employees to drive reconciliation outcomes.	Sept 2022	Inclusion and Talent Manager Head of Corporate Communications	Met	Implemented strategies to engage employees to drive reconciliation outcomes. These are outlined throughout this report and include: organising and sharing education opportunities and events; rolling out improved cultural capability training; and facilitating conversations on the importance of reconciliation with senior leaders.
	Implement strategies to positively influence our external stakeholders to drive reconciliation outcomes.	Sept 2022	Inclusion and Talent Manager	Met	Implemented strategies to positively influence our external stakeholders to drive reconciliation outcomes. These are outlined throughout this report and include: collaboration and knowledge sharing with RAP peers and like-minded organisations; promotion of NRW and NAIDOC Week across our branch network; and hosting speaker events available to external stakeholders.
	Collaborate with the Reconciliation Industry Network Group at least twice yearly to build and advance shared reconciliation initiatives including: <ul style="list-style-type: none"> <li>• Business and economic development;</li> <li>• Regional access;</li> <li>• Leadership and career pathways; and</li> <li>• Hardship and financial wellbeing.</li> </ul>	Feb 2022 Sept 2022 Feb 2023 Sept 2023 Feb 2024 Sept 2024	Inclusion and Talent Manager	Met	Regular collaboration sessions with Reconciliation Industry Network Group members have been held throughout FY22.
	Attend annual Reconciliation Australia Learning Circles and other Reconciliation Australia led collaborative forums.	Feb 2022 Sept 2022 Feb 2023 Sept 2023 Feb 2024 Sept 2024	Inclusion and Talent Manager	Met	Attended the annual Reconciliation Australia conventions and quarterly leadership gatherings.
	Demonstrate our commitment to reconciliation publicly by having a statement on the ANZ website.	Dec 2021	Inclusion and Talent Manager	Met	Our commitment to reconciliation is publicly stated on <a href="https://anz.com/reconciliation">anz.com/reconciliation</a> .
	Promote reconciliation activities through our Reconciliation Network newsletter.	Sept 2022 Sept 2023 Sept 2024	Reconciliation Network Chair	Met	Reconciliation activities are promoted through our Reconciliation Network newsletters.
	Communicate our commitment to reconciliation publicly through at least three social media posts each year, referencing our RAP.	Sept 2022 Sept 2023 Sept 2024	Head of Corporate Communications	Met	We communicated our commitment to reconciliation several times throughout the year via social media posts referencing our RAP and support of the Uluru Statement from the Heart.
	Launch our RAP at a public event with external stakeholders.	March 2022	Executive Sponsor	Met	Our RAP was launched at a virtual event on 18 March 2022.
	Collaborate with three RAP and other like-minded organisations per year to share learnings and challenges on delivering on reconciliation outcomes.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager	Met	Met with more than ten RAP and other like-minded organisations throughout the year to share lessons learned and challenges on delivering reconciliation outcomes.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Promote positive race relations through anti-discrimination strategies.</b>	Continuously improve HR policies and procedures concerned with anti-discrimination.	Sept 2022 Sept 2023 Sept 2024	Tribe Lead, Working Well	Met	We reviewed our anti-discrimination policy (Equal Opportunity, Bullying and Harassment Policy) for opportunities for improvements with no material changes identified or made.
	Engage with Aboriginal and Torres Strait Islander employees and advisors to improve our anti-discrimination policy.	Sept 2022 Sept 2023 Sept 2024	Tribe Lead, Working Well	Met	We engaged with Ngarga Wangaddja and commenced engagement with our External Aboriginal and Torres Strait Islander Advisor on our anti-discrimination policy (Equal Opportunity, Bullying and Harassment Policy).
	Update our online Aboriginal and Torres Strait Islander Cultural Awareness training course with updated information on race relations and impacts of racism.	Sept 2024	Inclusion and Talent Manager	Not Started	
	Communicate an anti-discrimination policy for our organisation.	Sept 2022	Tribe Lead, Working Well	Met	Our anti-discrimination policy (Equal Opportunity, Bullying and Harassment Policy) has been communicated to employees via intranet and internal social media platforms.
	Research strategies to better understand race relations and provide learnings to our employees.	Sept 2023	Inclusion and Talent Manager	Not Started	
	Provide ongoing education opportunities for senior leaders and managers on the effects of racism.	Sept 2024	Inclusion and Talent Manager	In Progress	Externally run speaker events focused on the effects of racism have been shared with senior leaders. Formal anti-racism training sessions are scheduled for delivery in FY23.
	Senior leaders will publicly support anti-discrimination campaigns, initiatives or stances against racism.	Sept 2024	Head of Corporate Communications Inclusion and Talent Manager	Not Started	



## EMPLOYEE STORY

# LEADING THE WAY

From starting as part of the Indigenous Traineeship Program in 2010, to becoming the Deputy Chair of Ngarga Wangaddja, Emily Knox's career at ANZ is one of strength, leadership, and resilience.

Emily, a proud Noongar woman from Balardong Country living on Whadjuk Country, joined ANZ at the age of 21 as a full time trainee through ANZ's Indigenous Traineeship Program. Having finished a traineeship at Western Australian Industrial Relations Commission and completing certificates 3 and 4 in Business, Emily saw the full-time traineeship as a great opportunity to get into the workforce saying, "The traineeship worked well for me... at the time I had a son, so it worked well with day-care, and it was close to home."

Emily's dedication and hard work throughout her traineeship at the Ellenbrook branch saw her complete the 18-month full-time placement with a nomination for the 'Trainee of the Year' in Western Australia, and a job offer to work permanently at the branch.

Throughout her 10 years at the branch, Emily was able to build her skill-set, taking on greater responsibilities, relieving the Senior Personal Banker position from time to time and supporting trainees that came through the program. "I enjoyed working with new trainees that came onboard, I would mentor them and walk them through process whether they were a school-based or full-time trainee", said Emily. During this time Emily found her work life balance, having two more children, and continuing to build her skill set.

When COVID-19 hit, Emily transitioned into the Collections and Hardship team as part of ANZ's 'Beyond the Branch' program- an initiative launched in early 2020 to assist branch employees to move into business areas requiring additional resources to meet increased customer demand during COVID-19. In pure Emily style, once in the Customer Connect team, she made it her goal to become Team Leader, a feat she achieved in a little over a year.

Earlier this year, Emily was elected to the position of Deputy Chair of Ngarga Wangaddja, ANZ's First Nations Employee Reference group, formed to represent the voices of Aboriginal and Torres Strait Islander employees. Emily explains why she got involved in the group, "It's evolving and brand new... I like we are giving back to our community and uplifting all First Nations employees across the entire ANZ network." Emily highlighted Ngarga Wangaddja has given First Nation employees the opportunity to connect and build trusting relationships with one another that champion a speak up culture.

"It has opened my world up in ANZ even more, I've got to meet so many different people. It has opened my eyes to different career paths within ANZ. Coming into Customer Connect was great because we saw more of the bank but then, being part of Ngarga Wangaddja is letting us see even further."

"Having the opportunity to connect has meant that we got to really gel as a group. Once you build the actual relationships everyone is comfortable within their own voices, so they can bring up an issue and know that they have the support of Ngarga Wangaddja behind them. We will then be able to stand with each other, whether it is for something potentially negative or positive, we can celebrate together, we can learn together and we can have an impact on the business."

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**"THE RELATIONSHIPS WE'RE FORMING  
ARE REALLY SETTING UP NGARGA  
WANGADDJA FOR SUCCESS... TO BE  
ABLE TO HAVE A VOICE IS A BIG STEP;  
IT IS GOING TO BENEFIT PEOPLE ALL  
ACROSS THE BUSINESS."**

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Emily hopes the progress Ngarga Wangaddja makes can act as a road map for other businesses across the industry to improve the workplace for Aboriginal and Torres Strait Islander employees across Australia, "If we can make the pathways clearer and more structured, it's a win-win."



## RESPECT

True respect for the unique skills, knowledge, cultural protocols and experiences of Aboriginal and Torres Strait Islander Australians comes from listening and learning.

We believe that having a culturally aware workforce is foundational to being able to have impactful relationships with Aboriginal and Torres Strait Islander customers, partners, employees and communities. Our ability to deliver on our RAP outcomes is wholly dependent on our staff engaging with and contributing to our plan.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.</b>	Conduct a review of cultural learning needs within our organisation.	Dec 2022	Inclusion and Talent Manager	In Progress	A review of cultural learning needs has commenced, including desktop analysis of available cultural learning; shortlisting of suggested learning topics and consultation with Ngarga Wangaddja and our External Aboriginal and Torres Strait Islander Advisor.
	Consult Aboriginal and Torres Strait Islander employees and advisors on the implementation of a cultural learning strategy.	Sept 2022	Inclusion and Talent Manager	Met	We have consulted with Ngarga Wangaddja and our External Aboriginal and Torres Strait Islander Advisor on a cultural learning strategy, including proposed cultural learning topics. We will continue to consult with Ngarga Wangaddja and our External Aboriginal and Torres Strait Islander Advisor throughout the development and implementation phases of the strategy.
	Implement and communicate a cultural learning strategy for our Australia-based employees.	Feb 2023	Inclusion and Talent Manager	In Progress	Development of cultural learning strategy is underway.
	300 Australia-based employees attending face-to-face cultural awareness training including: <ul style="list-style-type: none"><li>• RAP Working Group and RAP Steering Committee,</li><li>• Culture and People partners,</li><li>• Talent Acquisition partners,</li><li>• Branch employees,</li><li>• Reconciliation Network Committee members,</li><li>• Line managers of all Aboriginal and Torres Strait Islander trainees, and</li><li>• Banking consultants on the Aboriginal and Torres Strait Islander customer phone line.</li></ul>	Sept 2024	Inclusion and Talent Manager	Met	<p>Almost 600 Australia-based employees participated in BlackCard face-to-face cultural capability training in FY22. More than 1,270 Australia-based staff have participated in BlackCard face-to-face cultural capability training since we initially partnered with them in FY20.</p> <p>We also ran four Acknowledge This! workshops throughout the year, highlighting the importance of engaging in cultural protocols; and encouraging our employees to draw from their own connections to each other, culture, country and community to deliver an authentic Acknowledgement of Country.</p> <p>Although we exceeded our 2024 commitment early, we are committed to continuing the roll out of face-to-face cultural capability training to our branch network and other parts of the bank.</p>

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.</b> <b>(continued)</b>	Provide opportunity to participate in face-to-face cultural awareness training to two community partners each year.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager	Met	Representatives from Berry Street and Brotherhood of St Laurence participated in BlackCard face-to-face cultural capability training in FY22.
	Ensure that induction for all new ANZ employees promotes awareness of our commitment to: <ul style="list-style-type: none"> <li>• creating a diverse and vibrant workforce,</li> <li>• employing Aboriginal and Torres Strait Islander Australians, and</li> <li>• our networks for all team members to connect and learn about Aboriginal and Torres Strait Islander cultures and communities.</li> </ul>	Sept 2022 Sept 2023 Sept 2024	Tribe Lead, Joiners and Movers	Met	Induction for all new ANZ employees has been updated to include information on our RAP and our commitments to building a diverse workforce and empowering Aboriginal and Torres Strait Islander peoples. Induction materials also promote our Reconciliation Network – for all employees to learn about Aboriginal and Torres Strait Islander cultures and communities.
	Implement online Aboriginal and Torres Strait Islander Cultural Awareness training as mandatory for all Australia-based employees.	Sept 2024	Inclusion and Talent Manager	Not Started	
	Update our online Aboriginal and Torres Strait Islander Cultural Awareness training course with updated information on Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights.	Sept 2024	Inclusion and Talent Manager	Not Started	
	Establish Executive RAP Champions group with a cultural learning journey including platforms for Champions to share learnings with all employees.	Sept 2022	Inclusion and Talent Manager	Met	Executive RAP champions group established with cultural learning journey underway. Champions are encouraged to share lessons learned with their teams and via our internal social media platform.
	100 employees to participate in local cultural experiences to better understand the cultural history of the land we work on.	Sept 2024	Inclusion and Talent Manager	Not Started	

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.</b>	Provide opportunities for Australia-based employees to attend lecture series from external advisors to better understand the cultural history of the land we work on, the importance of cultural protocols and to build confidence conducting them.	Sept 2022	Inclusion and Talent Manager	Met	Several opportunities provided to Australia-based employees to attend lecture series from external advisors to better understand the cultural history of the land we work on, the importance of cultural protocols and to build confidence conducting them.
	Implement and communicate a cultural protocol document tailored for all local communities where our key offices are based, including protocols for Welcome to Country and Acknowledgement of Country.	Sept 2022	Head of Corporate Communications	Met	Cultural Protocols document developed, implemented and communicated to employees. The document provides information on the Traditional Owners of the areas our key offices are based, including protocols for Welcome to Country and Acknowledgement of Country.
	Embed in template communications briefings Acknowledgement of Country (or other appropriate protocols) for delivery by Australia-based employees and senior leaders at public events.	Sept 2022	Head of Corporate Communications	Met	An Acknowledgement of Country has been embedded in briefing notes for delivery by Australia-based employees and Senior Leaders at public events. Examples from FY22 include ANZ AGM, HY Results Announcement; and ESG Investor Briefing.
	Update our online Aboriginal and Torres Strait Islander Cultural Awareness training course with updated information on Aboriginal and Torres Strait Islander cultural protocols.	Sept 2024	Inclusion and Talent Manage	Not Started	
	Co-design with local Aboriginal and Torres Strait communities to build Aboriginal language and cultural history installations into our key offices including: <ul style="list-style-type: none"> <li>Acknowledgement of Country plaques;</li> <li>using local language to name meetings rooms, spaces and buildings including information that explains the language used;</li> <li>where possible, include Traditional Owners in office address;</li> <li>when we refurbish a branch, incorporating Aboriginal and Torres Strait Islander design features; and</li> <li>communicating design changes to continue to educate, recognise and celebrate cultural protocols.</li> </ul>	Sept 2023	Group GM Property	In Progress	Acknowledgement of Country plaques are being installed in all new and refurbished branches. Where possible, these have been co-designed with local Traditional Owners to include appropriate language and tone. Refer to case study on page 14 for further detail.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.</b> <b>(continued)</b>	An Acknowledgement of Country to be displayed at all ANZ branches.	Dec 2023	Inclusion and Talent Manager	In Progress	Acknowledgement of Country decals have been designed and printed. They will be distributed to all branches in FY23.
	Explore best practices for implementing a cultural leave policy for Aboriginal and Torres Strait Islander employees.	Sept 2023	Tribe Lead, Reward and Pay	In Progress	Commenced review and consultation with peers to explore best practice.
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at three significant events each year.	Sept 2022 Sept 2023 Sept 2024	Head of Corporate Communications	Met	A Welcome to Country has been provided by a Wurundjeri Woi Wurrung Elder at the following ANZ events during FY22: RAP Launch; National Reconciliation Week Virtual Event; NAIDOC Week Virtual Event; and Natural Capital Panel Discussion (hosting the New Zealand Trade Delegation).
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	Sept 2022 Sept 2023 Sept 2024	Head of Corporate Communications	Met	An Acknowledgement of Country is now included at the commencement of all Executive-led 'Big Calls' in Australia.
<b>Engage with Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.</b>	RAP Steering Committee to participate in an external NAIDOC Week event annually.	July 2022 July 2023 July 2024	Inclusion and Talent Manager	Met	All RAP Steering Committee members participated in an external NAIDOC Week event in FY22.
	Review HR policies and procedures to remove barriers to employees participating in NAIDOC Week.	May 2022 May 2023 May 2024	Tribe Lead, Reward and Pay	Met	Associated policies have been reviewed and confirmed to have no barriers to staff participation in NAIDOC.
	Promote NAIDOC week in branches by sharing NAIDOC week theme and encourage employees to attend events, share stories with colleagues and share on internal social media / websites.	June - July 2022 June - July 2023 June - July 2024	Inclusion and Talent Manager Reconciliation Network Chair	Met	NAIDOC Week was promoted through display of the NAIDOC Week poster on digital screens throughout the Australian Branch Network. All Australia-based employees were encouraged to participate in events and share lessons learned through team meetings, emails from leaders, intranet and internal social media.
	Support employees in each key office to attend one NAIDOC week per year and share their experience on ANZ's internal social media / websites.	July 2022 July 2023 July 2024	Inclusion and Talent Manager Reconciliation Network Chair	Met	Opportunities to participate in NAIDOC Week were promoted to key office employees with experiences shared on internal social media.
	In consultation with Aboriginal and Torres Strait Islander stakeholders, support at least one external NAIDOC Week event each year by sponsoring or hosting the event.	July 2022 July 2023 July 2024	Inclusion and Talent Manager	Met	Following consultation with our External Aboriginal and Torres Strait Islander Advisor, ANZ sponsored the Awabakal Newcastle NAIDOC Community Day and March.



## CASE STUDY

# ACKNOWLEDGING COUNTRY

A key consideration of the implementation of ANZ's new branch design - 'Breathe' – has been to engage more purposefully with Aboriginal and Torres Strait Islander businesses and communities. We have elevated our in-branch Acknowledgement of Country to be a key part of the new look and feel, and better embrace Country, people and language.

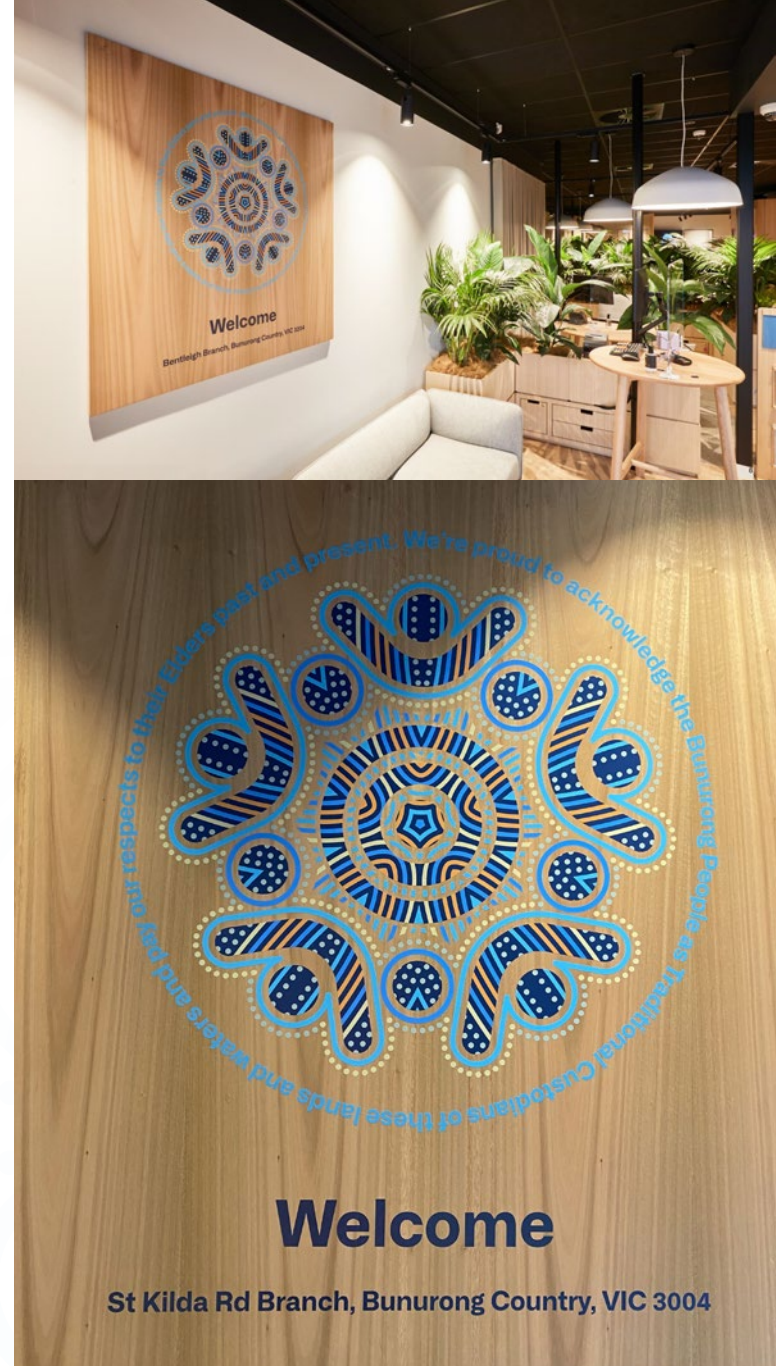
Where we have been able to identify Traditional Owners, we have worked with Traditional Owner Land Councils throughout the design process to confirm appropriate language and tone for our Acknowledgement of Country plaques. Where we are unable to establish Traditional owners, or receive endorsement, we opt for a non-specific Acknowledgment.

The response has been overwhelmingly positive although, on occasion, we have needed to adjust our approach in response to community feedback. For example, following the installation of a plaque in Goulburn, we were informed by a member of the community that the region was recognised as a meeting place for multiple groups of people. We worked quickly to amend the acknowledgement to recognise the many groups that use the space.

"It has been an overwhelmingly positive experience from the start", said Duncan Sinclair, Design Development Director for Group Property at ANZ. "I've learnt as I went - and taken a couple of hits along the way – but wouldn't change a thing".

"For us, this is about education, and I can say first-hand that the increased awareness and understanding this process has given our ANZ teams and project partners has been amazing. To think that extends to all people who come into our branches is fantastic."

We intend to continue to develop the Acknowledgment of Country program with a view to referencing local language more frequently, with permission, and using local artwork where possible.



**Above:** Acknowledgement of Country plaques at ANZ's Bentleigh and St Kilda Rd branches, Bunurong Country. Artwork designed by Marcus Lee.





## OPPORTUNITIES

Helping to improve the social and economic wellbeing of Aboriginal and Torres Strait Islander Australians is a key part of ANZ's overall social responsibility.

We are committed to attracting and retaining a diverse workforce that reflects our customer base, enabling social and financial participation of Aboriginal and Torres Strait Islander peoples, as well as building the capacity of Aboriginal and Torres Strait Islander businesses.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.</b>	Engage with Aboriginal and Torres Strait Islander employees to consult on our recruitment, retention and professional development strategy.	Sept 2022	Tribe Lead, Joiners and Movers  Inclusion and Talent Manager	Met	We have consulted Ngarga Wangaddja on the discovery phase of our Recruitment, Retention and Professional Development strategy, with specific attention drawn to professional development opportunities.  We will continue to consult with Ngarga Wangaddja and our External Aboriginal and Torres Strait Islander Advisor throughout the development and implementation phases of the strategy.
	Implement a revised Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	Sept 2023	Tribe Lead, Joiners and Movers  Inclusion and Talent Manager	Not Started	
	Implement exit interviews and use data insights to update the Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	Sept 2022	Tribe Lead, Joiners and Movers	Met	Aboriginal and Torres Strait Islander peoples who have recently left ANZ (within last 12 months) have been invited to participate in exit interviews. Data insights from these interviews will be incorporated into the development of a recruitment, retention and professional development strategy.  ANZ's global exit survey platform has been updated with a field enabling Aboriginal and Torres Strait Islander employees to self-identify and be invited to participate in exit interviews.
	Aboriginal and Torres Strait Islander Recruitment Specialist to actively coach and mentor Aboriginal and Torres Strait Islander applicants and new hires.	Sept 2022 Sept 2023 Sept 2024	Tribe Lead, Joiners and Movers	Met	Aboriginal and Torres Strait Islander candidates are taken through a phone screening process by the Aboriginal and Torres Strait Islander Recruitment Specialist to provide coaching and feedback.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.</b> <b>(continued)</b>	Aboriginal and Torres Strait Islander Recruitment Specialist to build relationships with Hiring Managers to build capability regarding Aboriginal and Torres Strait Islander recruitment.	Sept 2022 Sept 2023 Sept 2024	Tribe Lead, Joiners and Movers	Met	The Aboriginal and Torres Strait Islander Recruitment Specialist supports Hiring Managers throughout the recruitment process.
	Embed the RAP in our recruitment, attraction, career development, and off-boarding propositions to ensure we are adopting leading practices for Aboriginal and Torres Strait Islander peoples.	Sept 2023	Tribe Lead, Joiners and Movers	Not Started	
	Offer three professional development opportunities to all Aboriginal and Torres Strait Islander employees each year.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager	Met	Professional development opportunities are offered on an opt-in basis.  In FY22, four facilitated professional development opportunities were offered to all First Nations employees that had opted-in. Employees were also given the options of finding their own professional development opportunities (to be supported by ANZ); or completing self-directed learning.
	Advertise quarterly in specialised Aboriginal and Torres Strait Islander newspapers and websites.	Sept 2022 Sept 2023 Sept 2024	Tribe Lead, Joiners and Movers	Met	Quarterly advertisements posted to Koori Mail (Dec, Feb, May, and August).
	Implement an external professional mentoring program for Aboriginal and Torres Strait Islander employees.	Sept 2023	Inclusion and Talent Manager	Not Started	
	Pilot Full Time Traineeship program outside of our Branch Network.	Sept 2022	Inclusion and Talent Manager	Met	Pilots of the Full Time Traineeship program have commenced in Customer Contact Centre and National Business Centre. We will evaluate the success and sustainability of the pilot over the next 12 months with a view to expand the program to other areas of the business outside of our Branch Network.
	Evaluate success and sustainability of Aboriginal and Torres Strait Islander Cadetship pilot.	Sept 2022	Inclusion and Talent Manager	Met	Aboriginal and Torres Strait Islander Cadetship pilot has been evaluated with findings and recommendations for improvements presented to all relevant stakeholders.
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	Sept 2023	Tribe Lead, Joiners and Movers	Not Started	
	2% of all external hires in Australia are Aboriginal and/or Torres Strait Islander employees.	Sept 2024	Tribe Lead, Joiners and Movers	In Progress	1.98% of external hires in FY22 identified as Aboriginal and/or Torres Strait Islander.
	Maintain a retention rate of Aboriginal and Torres Strait Islander employees that is equal to non-Aboriginal and Torres Strait Islander employees.	Sept 2024	Tribe Lead, Joiners and Movers	In Progress	Work is underway on a recruitment, retention and professional development policy to support delivery of this commitment.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.</b>	Implement a revised Aboriginal and Torres Strait Islander procurement strategy.	Sept 2022	Chief Procurement Officer	Met	We have developed and implemented an Indigenous Procurement Sourcing Plan that identifies opportunities to engage Aboriginal and Torres Strait Islander suppliers across our supply chain. This document will be treated as a living document and updated with details of progress and as further opportunities are identified.
	Maintain Supply Nation and State Aboriginal Chambers of Commerce annual memberships and pursue opportunities to deepen our engagement with them. <ul style="list-style-type: none"><li>• Maintain memberships and pursue collaborative opportunities.</li><li>• Explore additional memberships and pursue collaborative opportunities.</li></ul>	Sept 2024	Chief Procurement Officer	In Progress	Supply Nation and Kinaway memberships maintained for FY22.  Collaboration opportunities realised in FY22 include: NAIDOC Week Aboriginal and Torres Strait Islander Business Marketplace (in-person and virtual); research and development of our commercial banking proposition for Aboriginal and Torres Strait Islander owned businesses; executive learning and cultural awareness opportunities; and an economics seminar held for Kinaway members.
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and/or Torres Strait Islander businesses.	Sept 2022 Sept 2023 Sept 2024	Chief Procurement Officer	Met	Several improvements to procurement practices have been made in FY22 to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses. These include the implementation of 'payment on approval' of invoices for all Aboriginal and Torres Strait Islander businesses and improvements to procurement systems to easily identify Aboriginal and Torres Strait Islander suppliers.
	Develop guides to educate buyers and support increased procurement of goods and services from Aboriginal and Torres Strait Islander businesses to employees and conduct communications to raise awareness.	Sept 2023	Chief Procurement Officer	In Progress	Guides and knowledge articles have been developed and published to ANZ's intranet and purchasing system to provide greater detail on how to engage an Aboriginal and/or Torres Strait Islander supplier (either existing or new to ANZ).
	Maintain commercial relationships with at least 15 Aboriginal and/or Torres Strait Islander businesses.	Sept 2022 Sept 2023 Sept 2024	Chief Procurement Officer	Met	We have utilised the goods and services of 32 Aboriginal and Torres Strait Islander businesses throughout FY22.
	Spend \$6 million with Aboriginal and Torres Strait Islander owned businesses.	Sept 2024	Chief Procurement Officer	Met	We have spent \$12.7 million with Aboriginal and Torres Strait Islander owned businesses throughout FY22.  Although we exceeded our 2024 commitment early, we remain focused on driving greater spend and adding Aboriginal and Torres Strait Islander owned businesses to our supply chain. Refer to case study on page 19.
	Train sourcing employees in contracting Aboriginal and Torres Strait Islander owned businesses through Supply Nation or an equivalent organisation.	Sept 2024	Chief Procurement Officer	In Progress	We have engaged with Supply Nation and Kinaway Chamber of Commerce to explore opportunities for training.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Support the Aboriginal and Torres Strait Islander business community through training and banking relationship.</b>	Implement a commercial banking proposition for Aboriginal and Torres Strait Islander owned businesses.	Sept 2024	State General Manager Business Banking	In Progress	Development of a commercial banking proposition for Aboriginal and Torres Strait Islander owned businesses is well underway.
	Actively promote ANZ Business Growth training programs to Aboriginal and Torres Strait Islander businesses.	Sept 2022 Sept 2023 Sept 2024	State General Manager Business Banking	Met	ANZ's Business Growth training program was offered to two Aboriginal and/or Torres Strait Islander Businesses.
<b>Increase understanding of financial literacy and capability needs of Aboriginal and Torres Strait Islander peoples.</b>	Utilise research, including feedback from MoneyBusiness coaches and Aboriginal and Torres Strait Islander participants, to improve our programs.	Nov 2021 Nov 2022 Nov 2023	Head of Social Impact and Community Partnerships	Met	An extensive review of the MoneyBusiness program was conducted in FY22 to make it easier for community professionals to access, use and tailor financial education for their Aboriginal and Torres Strait Islander clients living in remote communities. Refer to case study on page 20 for further detail.
	Employees located in remote or very remote branches to attend MoneyBusiness coach training.	Sept 2022 Sept 2023 Sept 2024	Head of Social Impact and Community Partnerships	Met	Local employees in Cairns and Alice Springs attended MoneyBusiness coach training following the launch of the refreshed program.
<b>Encourage greater Aboriginal and Torres Strait Islander participation in our financial education programs.</b>	Provide at least six MoneyBusiness coach training sessions to community workers and financial counsellors working in remote communities each year.	Sept 2022 Sept 2023 Sept 2024	Head of Social Impact and Community Partnerships	Partially met	Five sessions were provided throughout the year with the sixth, initially scheduled for September, postponed due to low attendee numbers. Refer to case study on page 20 for further detail.
	Work with MoneyMinded training partners to target local service providers that can deliver to Aboriginal and Torres Strait Islander peoples where MoneyMinded is the more appropriate program.	Sept 2022 Sept 2023 Sept 2024	Head of Social Impact and Community Partnerships	Met	Discussions held at biannual meetings with MoneyMinded training partners. ANZ has engaged with a number of local Aboriginal Corporations on the suitability of the MoneyMinded program.
	Promote MoneyMinded online to Aboriginal and Torres Strait Islander peoples where face-to-face delivery is not possible.	Sept 2022 Sept 2023 Sept 2024	Head of Social Impact and Community Partnerships	Met	MoneyMinded and MoneyBusiness coaches promote MoneyMinded online to Aboriginal and Torres Strait Islander peoples where face-to-face delivery is not possible.
	Continue to implement campaigns to target promotion of Saver Plus to Aboriginal and/or Torres Strait Islander peoples.	Sept 2022 Sept 2023 Sept 2024	Head of Social Impact and Community Partnerships	Met	Saver Plus program delivery includes an Acknowledgement of Country and resources and referral pathways to local Aboriginal and Torres Strait Islander services and agencies.  Saver Plus delivery partners 'Promotion and Community Engagement Plans' continue to focus on building stakeholder relationships with organisations that can build awareness of the Saver Plus program within Aboriginal and Torres Strait Islander communities.

## CASE STUDY

# SUPPORTING ABORIGINAL AND TORRES STRAIT ISLANDER BUSINESSES

This year, we spent \$12.7 million with Aboriginal and Torres Strait Islander businesses. A large portion of this is attributed to partnerships with Aboriginal and Torres Strait Islander suppliers throughout our office and branch refurbishments.

As part of the planning and implementation of ANZ's new branch design - 'Breathe' - ANZ's designers and other teams, such as Occupational Health and Safety experts, worked in close collaboration with Winya to help develop a bespoke range of furniture, manufactured almost entirely in Australia using local materials and components.

Winya (which means 'sit now' in Wiradjuri dialect) are a Supply Nation and Kinaway certified business with a profit-for-purpose business model supporting Aboriginal and Torres Strait Islander training and employment growth. Purchasing from Winya supports their goal to create genuine Aboriginal and Torres Strait Islander empowerment through a new manufacturing model that links high-quality furniture manufacturers across Australia with Aboriginal and Torres Strait Islander trainees, remote communities and trainee programs in TAFE and Prison. Winya recently achieved the United Nations Global Compact award for Sustainable Development Goals for the Economic Empowerment of Indigenous Peoples, the first Australian business to achieve this award.

Having exceeded our \$6 million by 2024 commitment, our focus remains on driving greater spend and adding Aboriginal and Torres Strait Islander businesses to our supply chain. We have developed an Indigenous sourcing plan that identifies further opportunities to engage Aboriginal

and Torres Strait Islander suppliers across the goods and services we buy. We have also introduced guides and knowledge articles to enable our people to find and buy from Aboriginal and Torres Strait Islander businesses. We will also be looking to develop training for our sourcing teams in conjunction with Supply Nation as we look to drive greater value and outcomes.

In addition to our focus on supporting business-to-business services, we have also increased our efforts to support and promote business-to-customer services. Following a 2-year hiatus due to COVID-19, we were delighted to partner with Kinaway and Supply Nation to host our NAIDOC Week Aboriginal and Torres Strait Islander Business Marketplace in our 833 Collins Street Melbourne office. The buzz in the foyer was tangible with our people exploring and purchasing the goods and services that the 11 participating businesses provide - including art, ceramics, flowers, coffee, toys and clothing.

We also ran our virtual NAIDOC Week Aboriginal and Torres Strait Islander Business Marketplace with 26 businesses participating - some providing exclusive deals for our people. Listening to the feedback from our staff, we have made our virtual marketplace a permanent feature allowing them access to buy from participating businesses all year round.



Above: Winya furniture in an ANZ Breathe branch.



## CASE STUDY

# MONEYBUSINESS

MoneyBusiness was developed by ANZ in partnership with the Australian Government in 2005 following research which showed financial exclusion was a significant challenge for Aboriginal and Torres Strait Islander people, particularly those living in remote communities. To date, over 85,700 participants have been reached through the program.

This year, we completed an extensive review of MoneyBusiness. The review utilised feedback from MoneyBusiness coaches and included consultation with stakeholders and community professionals working in remote communities.

Updates include refreshed content and training, new topics, a new and more inclusive brand identity and a fresh suite of visual resources. The new resources also represent a transition away from hard copy to digital resources, making it easier for community professionals to access, use and tailor financial education for their Aboriginal and Torres Strait Islander clients living in remote communities.

Feedback from MoneyBusiness coaches on the refreshed program has been positive:

"The MoneyBusiness program is a great educational program designed to reach people; it is respectful and culturally appropriate."

"I've found that the new kits have taken on our suggestions. The kit has been created in a way that can be adaptable to 99% of coaching scenarios."

"I like that the resources use simple language, easily recognisable pictures and can be used in a variety of 'yet to be discovered' ways."

A six-month pause in training, due to the extensive refresh and COVID-19 impacting supply chains and materials production, meant that we were unable to re-start coach training sessions until May, four months before our financial year end. This led to us only partially meeting our RAP commitment to provide at least six MoneyBusiness coach training sessions to community workers and financial counsellors working in remote communities each year. Five training sessions were held during FY22 with a sixth session, initially scheduled for September 2022, postponed due to low participant numbers. Given the unique circumstances of FY22, we do not anticipate this impacting our ability to meet this commitment in future years.



**Above:** MoneyBusiness coaches attending a training session.





## GOVERNANCE

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Establish and maintain an effective RAP Steering Committee (RAP SC) to drive governance of the RAP.</b>	Ensure there is at least one Aboriginal and/or Torres Strait Islander employee representative on the RAP SC.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	Representation in place.
	Ensure there is an External Aboriginal and/or Torres Strait Islander Advisor on the RAP SC.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	Representation in place.
	Annually review Terms of Reference for the RAP SC.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	Terms of Reference reviewed, updated and implemented.
	Meet at least four times per year to oversee implementation of RAP commitments.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	RAP Steering Committee met four times throughout FY22 to oversee implementation of RAP commitments.
<b>Establish and maintain an effective RAP Working Group (RAP WG) to drive governance of the RAP.</b>	Ensure there is at least one Aboriginal and/or Torres Strait Islander employee representative in the RAP WG.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	Representation in place.
	Annually review Terms of Reference for the RAP WG.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	Terms of Reference reviewed, updated and implemented.
	Meet at least four times per year to oversee implementation of RAP commitments.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	RAP Working Group met ten times throughout FY22 to oversee implementation of RAP commitments.
<b>Provide appropriate support for effective implementation of RAP commitments.</b>	Annually review and embed resources needed to implement RAP deliverables.	Sept 2022 Sept 2023	Executive Sponsor	Met	Resources and budget required to implement RAP deliverables reviewed and approved for FY23.
	Embed key RAP actions in performance expectations of senior management and all staff.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager	Met	Delivery of RAP Commitments has been embedded within ESG Target suite and linked to ANZ's Group Performance Framework.
	Embed appropriate systems and capability to track, measure and report on RAP commitments.	Dec 2022	Inclusion and Talent Manager	Met	Online RAP Progress tracking systems implemented.
	Maintain a RAP executive sponsor from senior management.	Sept 2022 Sept 2023 Sept 2024	Secretariat	Met	RAP executive sponsor in place.
	Australia Division Inclusion team members to document a minimum of 40 hours of learning relating to reconciliation per year.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager	Met	All Inclusion Australia team members documented the minimum number of hours (40hrs pro rata) of learning relating to reconciliation in FY22.

Action	Deliverable	Timeline	Accountability	FY22 Status	FY22 Progress
<b>Build accountability and transparency through reporting RAP achievements, challenges, and learnings both internally and externally.</b>	Participate in Reconciliation Australia's RAP Impact Measurement Questionnaire.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager	Met	Reconciliation Australia's 2022 RAP Impact Measurement Questionnaire completed.
	Provide all Australia-based employees access to current RAP progress.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager	Met	All ANZ employees, regardless of location, can access RAP progress via an online RAP Progress Tracker.
	Continue to participate in Reconciliation Australia's biennial Workplace RAP Barometer and grow ANZ participation by 15% from last survey.	Apr 2022	Inclusion and Talent Manager	Met	Participation in Reconciliation Australia's biennial Workplace RAP Barometer increased by 217% from last survey.
	Report progress summary against our RAP commitments annually in our Environment, Social and Governance (ESG) report.	Dec 2021 Dec 2022 Dec 2023	Inclusion and Talent Manager	Met	A high-level summary of progress against RAP commitments has been outlined in the 2021 and 2022 ESG Supplements.
	Publicly report against our RAP commitments annually, outlining achievements, challenges and learnings.	Dec 2022 Dec 2023	Inclusion and Talent Manager	Met	Progress against RAP commitments, including challenges and lessons learned, has been outlined throughout this report.
	Report against ESG target half yearly to the Ethics and Responsible Business Committee.	June 2022 June 2023 June 2024	Inclusion and Talent Manager	Met	Progress against ESG target reported to Ethics and Responsible Business Committee at quarterly intervals.
	Report against ESG target yearly to the Ethics, Environment, Social and Governance Board Committee.	Dec 2022 Dec 2023	Inclusion and Talent Manager	Met	Progress against ESG target reported to Ethics, Environment, Social and Governance Board Committee at half-yearly intervals.
<b>Continue our reconciliation journey by developing our next RAP.</b>	Register via Reconciliation Australia's website to begin developing our next RAP when we are 12 months from expiration of our current RAP.	Sept 2023	Inclusion and Talent Manager	Not Started	



[anz.com/reconciliation](https://anz.com/reconciliation)

