

GLOBAL REPORTING INITIATIVE 2014 G4 CONTENT INDEX NAVIGATOR TABLE

GENERAL STANDARD DISCLOSURES

GENERAL STANDARD DISCLOSURES	DEFINITION	2014 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS	EXTERNAL ASSURANCE OF DISCLOSURES IN CORPORATE SUSTAINABILITY REVIEW (KPMG assurance statement on page 80 of the 2014 Corporate Sustainability Review)
STRATEGY AND ANALYSIS					
G4-1	Statement from the most senior decision maker of the organisation about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability.	Chairman and CEO's Message, Section 1.1, page 3	ANZ 2014 Annual Report, page 14		Yes, limited assurance
G4-2	Description of key impacts, risks and opportunities.	Non-financial highlights, Section 1.2, page 4 Our strategy, Section 1.3, page 7 Governance & Risk Management, Section 1.4, page 8 Our approach to materiality, Section 1.6, page 14-16 2014 Sustainability targets and performance, Section 1.8, page 18-21 Five-year non financial summary, Section 3.1, page 79	ANZ 2014 Annual Report, page 197		Yes, limited assurance
ORGANISATIONAL PROFILE					
G4-3	Name of organisation.		Australia and New Zealand Banking Group Ltd		No
G4-4	Primary brands, products and services.	Our Business, Section 1.3, page 5	ANZ 2014 Annual Report, page 8		Yes, limited assurance
G4-5	Location of organisation's headquarters.		833 Collins Street, Docklands, Victoria, Australia		No
G4-6	Number of countries where the organisation operates.	Our Business, Section 1.3, page 5			Yes, limited assurance
G4-7	Nature of ownership and legal form.		ANZ is a publicly listed company, and was incorporated on 14 July 1977 in Australia. Australia and New Zealand Banking Group Limited is the main holding and operating company for the Group.		No
G4-8	Markets served.	Our Business, Section 1.3, page 6			Yes, limited assurance
G4-9	Scale of the organisation.	Total number of employees: Our Business, Section 1.3, page 5 Total number of operations: Our Business, Section 1.3, page 5	Net sales: ANZ 2014 Annual Report, Income Statement, page 79 Total capitalisation breakdown: ANZ 2014 Annual Report, Balance Sheet, page 80		Yes, limited assurance
G4-10	a. Number of employees by employment contract and gender. b. Number of permanent employees by employment type and gender. c. Total workforce by employees and supervised workers and by gender. d. Total workforce by region and gender. e. Report whether a substantial portion of the organization's work is performed by contractors. f. Report any significant variations in employment numbers.	a - d. Our People, Section 2.5, page 59	e. The majority of workers are recognised employees of ANZ, rather than contractors. f. In September 2014, the Group migrated onto a single global HR platform. In doing so, the Group revised and standardised the measure of FTE and this resulted in an increase of FTE.	Supervised workers have not been disclosed as this is not a workforce category used by ANZ	Yes, limited assurance

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G4-11	Percentage of employees covered by collective bargaining agreements.		In Australia, approximately 92 percent of employees are covered by a collective bargaining agreement. In New Zealand, 52.5 percent of employees are covered by a collective agreement. 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.		No
G4-12	Organisation's supply chain.	Our Suppliers, Section 2.8, page 75-77			Yes, limited assurance
G4-13	Significant changes during the reporting period to the organisation's size, structure, ownership or supply chain.		ANZ 2014 Annual Report, State of Affairs, page 8 ANZ 2014 Annual Report, Operating and Financial Review, page 12 - 27		No
G4-14	How the precautionary approach or principle is addressed by the organisation.		ANZ applies the precautionary principle in our approach to sustainability risks. Our Environmental Policy: ANZ's Approach to the Environment is consistent with the precautionary principle. We are also a signatory to the United Nations Global Compact, in which principle 7 refers to the precautionary principle.		No
G4-15	Externally developed economic, environmental and social charters, principles or other initiatives to which the organisation subscribes or which it endorses.		CDP Dow Jones Sustainability Index The Equator Principles London Benchmarking Group OECD Guidelines for Multinational Enterprises United Nations Global Compact		No
G4-16	Membership of associations (such as industry associations) and national or international advocacy organisation's in which the organisation holds a position on the governance body; participates in projects or committees; provides substantive funding beyond routine membership dues; and views membership as strategic.		Australian Banking Association Carbon Disclosure Project Equator Principles and Equator Principles Working Group Global Reporting Initiative (GRI) and the GRI Australian Focal Point Working Group Male Champions of Change (Australia) London Benchmarking Group Transparency International Roundtable on Sustainable Palm Oil (RSPO) (Singapore) UN Environment Program Finance Initiative		No
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES					
G4-17	List all entities included in the organisation's consolidated financial statements.		ANZ 2014 Annual Report, Financial Statements, page 167		No
G4-18	Process for defining report content.	About our Corporate Sustainability Review, Section 1.5, page 13 Our Approach to Materiality, Section 1.6, page 14-16			Yes, limited assurance
G4-19	List all material Aspects identified in the process for defining report content.	Our Approach to Materiality, Section 1.6, page 16			Yes, limited assurance
G4-20	For each material Aspect, report the Aspect Boundary within the organisation.	Our Approach to Materiality, Section 1.6, page 16			Yes, limited assurance
G4-21	For each material Aspect, report the Aspect Boundary outside the organisation.	Our Approach to Materiality, Section 1.6, page 16			Yes, limited assurance
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	Five year non-financial summary, Section 3.1, page 78			No
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.		There have been no significant changes to the scope of our reporting, with the exception of changes associated with our progression to reporting in accordance with GRI G4. Any significant changes in measurement methods applied in the Corporate Sustainability Review are footnoted where relevant.		No

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STAKEHOLDER ENGAGEMENT					
G4-24	List of stakeholder groups engaged by the organisation.	Stakeholder Engagement, Section 1.9, page 22 - 24			Yes, limited assurance
G4-25	Basis for identification and selection of stakeholders with whom to engage.	Stakeholder Engagement, Section 1.9, page 22 - 24	We have a formal engagement policy that applies to all ANZ employees and our engagement processes are designed to ensure that all our stakeholders have direct access to us.		Yes, limited assurance
G4-26	Organisation's approach to stakeholder engagement.	Our Approach to Materiality, page 14 Stakeholder Engagement, Section 1.9, page 22 - 24			Yes, limited assurance
G4-27	Key topics and concerns that have been raised through stakeholder engagement.	Stakeholder Engagement, Section 1.9, page 22 - 24			Yes, limited assurance
REPORT PROFILE					
G4-28	Reporting period for information provided.	About our Corporate Sustainability Review, Section 1.5, page 13			Yes, limited assurance
G4-29	Date of most recent report.		2014 Interim Corporate Sustainability Report 2013 Corporate Sustainability Review		No
G4-30	Reporting cycle.		Bi-annual reporting cycle: Annual and Interim Corporate Sustainability Reviews		No
G4-31	Contact point for questions regarding the report or its content.	Feedback, inside front cover			Yes, limited assurance
G4-32	Report the 'in accordance' option the organisation has chosen; the GRI Content Index for the chosen option; and reference to the External Assurance.	About our Corporate Sustainability Review, Section 1.5, page 13			Yes, limited assurance
G4-33	Organisation's policy and current practice with regard to external assurance of the report.	About our Corporate Sustainability Review, Section 1.5, page 13			Yes, limited assurance
GOVERNANCE					
G4-34	Organisation's governance structure, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Governance & Risk Management, Section 1.4 page 8-10	ANZ 2014 Annual Report, Corporate Governance, page 57 - 76		Yes, limited assurance
G4-35	Process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Governance & Risk Management, Section 1.4 page 9-10			Yes, limited assurance
G4-36	Whether the organisation has appointed an executive level position/s with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Governance & Risk Management, Section 1.4 page 9-10			Yes, limited assurance
G4-37	Process for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If the consultation is delegated, describe to whom and any feedback processes to the highest governance body.	Governance & Risk Management, Section 1.4, page 8-10 Our Stakeholder Engagement, Section 1.9, page 22 Our Approach to Materiality, Section 1.6, page 14			Yes, limited assurance
G4-38	a. Report the composition of the highest governance body and its committees by: <ul style="list-style-type: none"> Executive or non-executive Independence Tenure on the governance body Number of each individual's other significant positions and commitments, and the nature of the commitments Gender Membership of under-represented social groups Competences relating to economic, environmental and social impacts Stakeholder representation 		ANZ 2014 Annual Report, Corporate Governance, page 58 ANZ 2014 Annual Report, Corporate Governance, page 75	Membership of under-represented social groups, competencies relating to economic, environmental and social impacts, and stakeholder representation are not currently reported.	

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G4-39	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).		The Chair of the ANZ Board is an independent, non-executive director. ANZ 2014 Annual Report, Corporate Governance, page 58		No
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members, including: <ul style="list-style-type: none"> • Whether and how diversity is considered • Whether and how independence is considered • Whether and how expertise and experience relating to economic, environmental and social topics are considered • Whether and how stakeholders (including shareholders) are involved 		ANZ 2014 Annual Report, Corporate Governance, Board Composition, Selection and Appointment, page 63		No
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders, including, as a minimum: <ul style="list-style-type: none"> • Cross-board membership • Cross-shareholding with suppliers and other stakeholders • Existence of controlling shareholder • Related party disclosures 		ANZ 2014 Annual Report, Corporate Governance, Conflicts of interest, page 64		No
G4-44	a. Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment. b. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.		ANZ 2014 Annual Report, Corporate Governance, Performance Evaluations, page 65 - 66		No
G4-45	a. Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes. b. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.		Governance & Risk Management, Section 1.4, page 9 Our approach to materiality, Section 1.6, page 14 Stakeholder engagement, Section 1.9, page 22 - 24		Yes, limited assurance
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.		Governance & Risk Management, Section 1.4, page 9		Yes, limited assurance
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.		The Group General Manager of Corporate Affairs (who reports directly to the CEO) has final approval of the Corporate Sustainability Review. It is also reviewed by relevant business unit heads. The Governance Committee (an ANZ Board Committee) and the Corporate Sustainability and Diversity Committee (an ANZ Management Committee) approved the 2014 Corporate Sustainability Review plan, which set out how the report was addressing the material issues raised through the materiality review.		No

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G4-51	<p>Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration:</p> <ul style="list-style-type: none"> • Fixed pay and variable pay (including performance-based pay, equity-based pay, bonuses, deferred or vested shares) • Sign-on bonuses or recruitment incentive payments • Termination payments • Clawbacks • Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees <p>b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.</p>		ANZ 2014 Annual Report, Remuneration Report, page 28 - 56		No
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.		An annual vote on our Remuneration Report is part of the AGM, the results of which are published on anz.com . In FY2013, the motion was carried as an ordinary resolution on a poll (96 percent votes were FOR the resolution, 3 percent were against, and 1 percent abstained).		No
ETHICS AND INTEGRITY					
G4-56	Describe the organization's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.	Governance & Risk Management, Section 1.4, page 10 - 12			Yes, limited assurance
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Governance & Risk Management, Section 1.4, page 10 - 12			Yes, limited assurance
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Governance & Risk Management, Section 1.4, page 10 - 12			Yes, limited assurance

SPECIFIC STANDARD DISCLOSURES

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CATEGORY: ECONOMIC

MATERIAL ASPECT: ECONOMIC PERFORMANCE

G4-DMA		Our Business, Section 1.3, page 5 Our Community, Section 2.6, page 63	ANZ 2014 Annual Report, page 6-7		Yes, limited assurance
G4-EC1	<p>a. Report the direct economic value generated and distributed (EVG&D) on an accruals basis including the basic components for the organization's global operations as listed below. If data is presented on a cash basis, report the justification for this decision and report the basic components as listed below:</p> <ul style="list-style-type: none"> • Direct economic value generated: <ul style="list-style-type: none"> – Revenues • Economic value distributed: <ul style="list-style-type: none"> – Operating costs – Employee wages and benefits – Payments to providers of capital – Payments to government (by country) – Community investments <ul style="list-style-type: none"> • Economic value retained (calculated as 'Direct economic value generated' less 'Economic value distributed') b. To better assess local economic impacts, report EVG&D separately at country, regional, or market levels, where significant. Report the criteria used for defining significance. 	<p>Payments to government: Our Community, Section 2.6, page 66-68</p> <p>Community investments: Our Community, Section 2.6, page 64</p>	<p>Revenues: ANZ 2014 Annual Report, Income, page 97</p> <p>Operating costs: ANZ 2014 Annual Report, Expenses, Note 4, page 98</p> <p>Employee wages and benefits: ANZ 2014 Annual Report, Expenses, Note 4, page 98</p> <p>Payments to providers of capital: ANZ 2014 Annual Report, Dividends, Note 7, page 101; Interest paid on debt issuances and subordinated debt, Note 4, page 98</p>		Yes, limited assurance
G4-EC2	<p>a. Report risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue or expenditure, including:</p> <ul style="list-style-type: none"> • A description of the risk or opportunity and its classification as either physical, regulatory, or other • A description of the impact associated with the risk or opportunity • The financial implications of the risk or opportunity before action is taken • The methods used to manage the risk or opportunity • The costs of actions taken to manage the risk or opportunity 	Sustainable development, Section 2.1, page 27, 29-30	<p>ANZ 2014 Annual Report, Material Risks, page 26 - 27</p> <p>ANZ 2014 Annual Report, Principle Risks & Uncertainties, page 197 - 205</p>	The financial implications of the risks and opportunities associated with climate change, and the cost of actions to address these issues, have not been reported. Due to a changing domestic policy environment (Australia) and a complex and uncertain global regulatory framework, it is difficult to quantify these costs, both for ANZ and our customers.	Yes, limited assurance

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

MATERIAL ASPECT: EMPLOYMENT

G4-DMA		Diversity & Inclusion, Section 2.3, page 42 - 43 Our people, Section 2.5, page 57-58			Yes, limited assurance																																																																																								
G4-LA1	<p>a. Report the total number and rate of new employee hires during the reporting period, by age group, gender and region.</p> <p>b. Report the total number and rate of employee turnover during the reporting period, by age group, gender and region.</p>	<p>b. Turnover by gender: Our People, Section 2.5, page 61</p> <p>b. Turnover by region: Our People, Section 2.5, page 61</p>	<p>a.</p> <table border="1"> <thead> <tr> <th colspan="2">New employee hires: by gender</th> <th colspan="2">New employee hires: by age</th> </tr> <tr> <th>Gender</th> <th>Total</th> <th>Age Bracket</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>4,643</td> <td>Less than 20 yrs</td> <td>145</td> </tr> <tr> <td>Male</td> <td>4,711</td> <td>20-24 yrs</td> <td>1,919</td> </tr> <tr> <td>Total</td> <td>9,354</td> <td>25-34 yrs</td> <td>4,712</td> </tr> <tr> <td></td> <td></td> <td>35-44 yrs</td> <td>1,833</td> </tr> <tr> <td></td> <td></td> <td>45-54 yrs</td> <td>608</td> </tr> <tr> <td></td> <td></td> <td>55-64 yrs</td> <td>130</td> </tr> <tr> <td></td> <td></td> <td>Greater than 64</td> <td>7</td> </tr> <tr> <td></td> <td></td> <td>Total</td> <td>9,354</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">New employee hires: by Region</th> </tr> <tr> <th>Region</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Asia Pacific</td> <td>4,940</td> </tr> <tr> <td>Australia & New Zealand</td> <td>4,328</td> </tr> <tr> <td>EAMEI*</td> <td>86</td> </tr> <tr> <td>Total</td> <td>9,354</td> </tr> </tbody> </table> <p>*EAMEI - Europe, America, Middle East and India</p> <p>b. Turnover by age:</p> <table border="1"> <thead> <tr> <th>Age Bracket</th> <th>Involuntary</th> <th>Voluntary</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Less than 20 yrs</td> <td>13</td> <td>20</td> <td>33</td> </tr> <tr> <td>20-24 yrs</td> <td>255</td> <td>714</td> <td>969</td> </tr> <tr> <td>25-34 yrs</td> <td>671</td> <td>3,396</td> <td>4,067</td> </tr> <tr> <td>35-44 yrs</td> <td>608</td> <td>1,462</td> <td>2,070</td> </tr> <tr> <td>45-54 yrs</td> <td>421</td> <td>638</td> <td>1,059</td> </tr> <tr> <td>55-64 yrs</td> <td>211</td> <td>370</td> <td>581</td> </tr> <tr> <td>Greater than 64</td> <td>42</td> <td>107</td> <td>149</td> </tr> <tr> <td>Total</td> <td>2,221</td> <td>6,707</td> <td>8,928</td> </tr> </tbody> </table>	New employee hires: by gender		New employee hires: by age		Gender	Total	Age Bracket	Total	Female	4,643	Less than 20 yrs	145	Male	4,711	20-24 yrs	1,919	Total	9,354	25-34 yrs	4,712			35-44 yrs	1,833			45-54 yrs	608			55-64 yrs	130			Greater than 64	7			Total	9,354	New employee hires: by Region		Region	Total	Asia Pacific	4,940	Australia & New Zealand	4,328	EAMEI*	86	Total	9,354	Age Bracket	Involuntary	Voluntary	Total	Less than 20 yrs	13	20	33	20-24 yrs	255	714	969	25-34 yrs	671	3,396	4,067	35-44 yrs	608	1,462	2,070	45-54 yrs	421	638	1,059	55-64 yrs	211	370	581	Greater than 64	42	107	149	Total	2,221	6,707	8,928		Yes, limited assurance over content within the Corporate Sustainability Review only (excludes graphs included within GRI navigator)
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MATERIAL ASPECT: LABOUR/MANAGEMENT RELATIONS

G4-DMA		Our People, Section 2.5, page 57-58			Yes, limited assurance
G4-LA4	<p>a. Report the minimum number of weeks' notice typically provided to employees and their elected representatives prior to the implementation of significant operational changes that could substantially affect them.</p> <p>b. For organisations with collective bargaining agreements, report whether the notice period and provisions for consultation and negotiation are specified in collective agreements.</p>		<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). In New Zealand, once consultation on a restructure has occurred and a decision on the new structure is confirmed, impacted employees enter a two week redeployment period and subsequently receive six weeks notice of redundancy if they have failed to secure an alternative role. Redundancy compensation is based on length of service. These procedures and the notice period are specified in the Collective Employment Agreement.</p>		No

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MATERIAL ASPECT: OCCUPATIONAL HEALTH AND SAFETY

G4-DMA		Our People, Section 2.5, page 57-58			Yes, limited assurance															
G4-LA6	<p>a. Report types of injury, injury rate (IR), occupational diseases rate (ODR), lost day rate (LDR), absentee rate (AR) and work-related fatalities, for the total workforce (that is, total employees plus supervised workers), by:</p> <ul style="list-style-type: none"> Region Gender <p>b. Report types of injury, injury rate (IR), occupational diseases rate (ODR), lost day rate (LDR), absentee rate (AR) and work-related fatalities for independent contractors working on-site to whom the organization is liable for the general safety of the working environment, by:</p> <ul style="list-style-type: none"> Region Gender <p>c. Report the system of rules applied in recording and reporting accident statistics.</p>		<p>a.</p> <table border="1"> <thead> <tr> <th></th> <th>Australia</th> <th>New Zealand</th> </tr> </thead> <tbody> <tr> <td>Injury rate (injuries per million hours worked):</td> <td>14.80</td> <td>22.67</td> </tr> <tr> <td>Occupational disease rate (occurrences per million hours worked):</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>Lost day rate (days lost per million hours worked):</td> <td>23.07</td> <td>7.75</td> </tr> <tr> <td>Absentee rate (sick days lost per FTE):</td> <td>5.2</td> <td></td> </tr> </tbody> </table> <p>ANZ records injury and absentee rates for its employees in significant locations of operation. The injury, occupational disease, lost day and absentee rates are provided in the table above. There were no work-related fatalities in the reporting period.</p> <p>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>c. ANZ meets the requirements of Commonwealth and State Workplace Health & Safety Laws (Australia) in recording and reporting work-related accident statistics.</p>		Australia	New Zealand	Injury rate (injuries per million hours worked):	14.80	22.67	Occupational disease rate (occurrences per million hours worked):	0.00	0.00	Lost day rate (days lost per million hours worked):	23.07	7.75	Absentee rate (sick days lost per FTE):	5.2		<p>a. Due to changes to our employee database, absentee rates for New Zealand have been unable to be calculated accurately for 2014 and have therefore been excluded. We do not record injury data by gender.</p> <p>b. We do not track injury rates for contractors, only employees.</p>	No
	Australia	New Zealand																		
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MATERIAL ASPECT: TRAINING AND EDUCATION

G4-DMA		Our People, Section 2.5, page 57-58			Yes, limited assurance
G4-LA10	<p>a. Report on the type and scope of programs implemented and assistance provided to upgrade employee skills.</p> <p>b. Report on the transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.</p>	<p>a. Our People, Section 2.5, page 58, Governance & Risk Management, Section 1.4, ANZ Essentials completions, page 11</p> <p>b. Our People, Section 2.5, page 61</p>		Assistance provided to retirees is not currently reported.	Yes, limited assurance

MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY

G4-DMA		Diversity & Inclusion, Section 2.3, page 42-43	ANZ 2014 Annual Report, page 75		Yes, limited assurance																																																																												
G4-LA12	<p>a. Report the percentage of individuals within the organization's governance bodies in each of the following diversity categories:</p> <ul style="list-style-type: none"> Gender Age group: under 30 years old, 30-50 years old, over 50 years old Minority groups Other indicators of diversity where relevant <p>b. Report the percentage of employees per employee category in each of the following diversity categories:</p> <ul style="list-style-type: none"> Gender Age group: under 30 years old, 30-50 years old, over 50 years old Minority groups Other indicators of diversity where relevant 		<p>a. ANZ 2014 Annual Report, Governance Report, page 58 - 60 (Directors); page 75 (Gender Balance at Board, Senior Executive and Manager levels)</p> <p>b.</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Female</th> <th>Male</th> <th>Total</th> <th>% of Females</th> <th>% of Males</th> </tr> </thead> <tbody> <tr> <td>Senior Management</td> <td>189</td> <td>651</td> <td>840</td> <td>22.5</td> <td>77.5</td> </tr> <tr> <td>Middle Management</td> <td>7,557</td> <td>11,370</td> <td>18,927</td> <td>39.9</td> <td>60.1</td> </tr> <tr> <td>Non-Management</td> <td>19,224</td> <td>10,734</td> <td>29,958</td> <td>64.2</td> <td>35.8</td> </tr> <tr> <td>Other employment category</td> <td>439</td> <td>660</td> <td>1,099</td> <td>39.9</td> <td>60.1</td> </tr> <tr> <td>Total</td> <td>27,409</td> <td>23,415</td> <td>50,824</td> <td>53.9</td> <td>46.1</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Category</th> <th>< 20 yrs</th> <th>20 - 24 yrs</th> <th>25 - 34 yrs</th> <th>35 - 44 yrs</th> <th>45 - 54 yrs</th> <th>55 - 64 yrs</th> <th>> 64 yrs</th> </tr> </thead> <tbody> <tr> <td>Senior Management</td> <td>0%</td> <td>0%</td> <td>1%</td> <td>38%</td> <td>52%</td> <td>9%</td> <td>0%</td> </tr> <tr> <td>Middle Management</td> <td>0%</td> <td>0%</td> <td>32%</td> <td>41%</td> <td>20%</td> <td>6%</td> <td>0%</td> </tr> <tr> <td>Non-Management</td> <td>1%</td> <td>12%</td> <td>49%</td> <td>18%</td> <td>12%</td> <td>7%</td> <td>1%</td> </tr> <tr> <td>Other employment category</td> <td>1%</td> <td>20%</td> <td>55%</td> <td>19%</td> <td>5%</td> <td>1%</td> <td>1%</td> </tr> </tbody> </table>	Category	Female	Male	Total	% of Females	% of Males	Senior Management	189	651	840	22.5	77.5	Middle Management	7,557	11,370	18,927	39.9	60.1	Non-Management	19,224	10,734	29,958	64.2	35.8	Other employment category	439	660	1,099	39.9	60.1	Total	27,409	23,415	50,824	53.9	46.1	Category	< 20 yrs	20 - 24 yrs	25 - 34 yrs	35 - 44 yrs	45 - 54 yrs	55 - 64 yrs	> 64 yrs	Senior Management	0%	0%	1%	38%	52%	9%	0%	Middle Management	0%	0%	32%	41%	20%	6%	0%	Non-Management	1%	12%	49%	18%	12%	7%	1%	Other employment category	1%	20%	55%	19%	5%	1%	1%	<p>Minority groups are not reported for the Board. There are limitations on the minority group data presented for employees as it is voluntary for employees to disclose whether they belong to a minority group.</p>	Yes, limited assurance over content within the Corporate Sustainability Review only (excludes graphs included within Navigator)
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DMA AND INDICATOR	DEFINITION	2014 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS	EXTERNAL ASSURANCE OF DISCLOSURES IN CORPORATE SUSTAINABILITY REVIEW (KPMG assurance statement on page 80 of the 2014 Corporate Sustainability Review)
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MATERIAL ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN

G4-DMA		Diversity & Inclusion, Section 2.3, page 43-44			Yes, limited assurance								
G4-LA13	a. Report the ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation. b. Report the definition used for 'significant locations of operation'.		<table border="1"> <thead> <tr> <th colspan="2">Female to male salary ratios</th> </tr> </thead> <tbody> <tr> <td>Executive</td> <td>1:1.07</td> </tr> <tr> <td>Management</td> <td>1:1.03</td> </tr> <tr> <td>Non-management</td> <td>1:0.98</td> </tr> </tbody> </table>	Female to male salary ratios		Executive	1:1.07	Management	1:1.03	Non-management	1:0.98	Significant locations of operation to which this data relates, are Australia and New Zealand.	No
Female to male salary ratios													
Executive	1:1.07												
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SUB-CATEGORY: SOCIETY

MATERIAL ASPECT: LOCAL COMMUNITIES

G4-DMA		Financial Inclusion & Capability, Section 2.3, page 36-37 Our Community, Section 2.6, page 63			Yes, limited assurance
G4-SO2	Report operations with significant actual and potential negative impacts on local communities. <ul style="list-style-type: none"> The location of the operations The significant actual and potential negative impacts of operations 		In FY2014, there were no significant actual or potential negative impacts on local communities resulting directly from our operations. We have measures in place to monitor and manage the potential negative impacts on local communities arising from our business (whether directly or indirectly, through, for example, our customers or suppliers) and these are discussed throughout our Corporate Sustainability Review. Most notably in the chapters Sustainable Development, Our Customers, Our Environment and Our Suppliers.		No
G4-FS13	Access points in low-populated or economically disadvantaged areas by type.	Financial Inclusion & Capability, Section 2.3, page 37-40			Yes, limited assurance
G4-FS14	Initiatives to improve access to financial services for disadvantaged people.	Financial Inclusion & Capability, Section 2.3, page 36-41 Our Customers, Section 2.4, page 53			Yes, limited assurance

MATERIAL ASPECT: ANTI-CORRUPTION

G4-DMA		Governance & Risk Management, Section 1.4, page 11 Our risk management framework provides a uniform governance structure for the identification and management of risks from the Board to business level.	ANZ 2014 Annual Report, page 71- 72		Yes, limited assurance
G4-SO4	a. Report the total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to, broken down by region. b. Report the total number and percentage of employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by employee category and region. c. Report the total number and percentage of business partners that the organization's anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region. d. Report the total number and percentage of governance body members that have received training on anti-corruption, broken down by region. e. Report the total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.	Governance & Risk Management, Section 1.4, page 11 Our Suppliers, Section 2.8, page 75-76	All ANZ employees and contractors are required to complete ANZ Essentials training courses which cover all areas of our Code of Conduct and Ethics, including the prevention of fraud, bribery and corruption. ANZ's Supplier Code of Practice stipulates that our suppliers must engage in ethical business practices and 'comply with all local and national regulatory requirements with regard to bribery, corruption and prohibited business practices'.		Yes, limited assurance

DMA AND INDICATOR	DEFINITION	2014 CORPORATE SUSTAINABILITY REVIEW REFERENCE	OTHER SOURCES / FURTHER INFORMATION	IDENTIFIED OMISSIONS	EXTERNAL ASSURANCE OF DISCLOSURES IN CORPORATE SUSTAINABILITY REVIEW (KPMG assurance statement on page 80 of the 2014 Corporate Sustainability Review)
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SUB-CATEGORY: PRODUCT RESPONSIBILITY

MATERIAL ASPECT: PRODUCT AND SERVICE LABELING

G4-DMA		Our Customers, Section 2.4, page 49-50			Yes, limited assurance
G4-PRS	a. Report the results or key conclusions of customer satisfaction surveys (based on statistically relevant sample sizes) conducted in the reporting period relating to information about: <ul style="list-style-type: none"> The organization as a whole A major product or service category Significant locations of operation 	Our Customers, Section 2.4, page 50-51 (Australia) and 52 (New Zealand)			Yes, limited assurance

MATERIAL ASPECT: CUSTOMER PRIVACY

G4-DMA		Our Customers, Section 2.4, page 49-50, 54	ANZ Privacy Policy		Yes, limited assurance
G4-PR8	a. Report the total number of substantiated complaints received concerning breaches of customer privacy, categorized by: <ul style="list-style-type: none"> Complaints received from outside parties and substantiated by the organization Complaints from regulatory bodies b. Report the total number of identified leaks, thefts, or losses of customer data. c. If the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.	Our Customers, Section 2.4, page 54			Yes, limited assurance

MATERIAL ASPECT: PRODUCT PORTFOLIO

G4-DMA		Sustainable Development, Section 2.1, Our Approach, page 26-28 Financial Inclusion & Capability, Section 2.2, Our Approach, page 36-37 Our Customers, Section 2.4, Our Approach, page 49-50			Yes, limited assurance
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Financial Inclusion & Capability, Section 2.2, Programs, partnerships and performance, page 37-38 Financial Inclusion & Capability, Section 2.2, Saver Plus, page 38-39 Financial Inclusion & Capability, Section 2.2, Building financial inclusion in the Pacific, page 40 Our Customers, Section 2.4, Assisting customers in financial hardship, page 53 Our Community, Section 2.6, Contribution by type (foregone revenue), page 64			Yes, limited assurance
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Sustainable Development, Section 2.1, Climate change and our role in the transition to a lower-carbon economy, page 28-30 Sustainable Development, Section 2.1, Royalla Solar Farm, page 31 Sustainable Development, Section 2.1, Project finance, page 33		This indicator has not been reported in full. We are currently developing our approach to reporting on our products and services that deliver a specific environmental benefit and will seek to address this indicator fully in future.	Yes, limited assurance