



27 July 2018

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

Dear Secretary-General

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

The key elements of our Communication on Progress (**COP**) are contained within our 2017 Corporate Sustainability Review and our 2018 Half Year Corporate Sustainability Update.

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

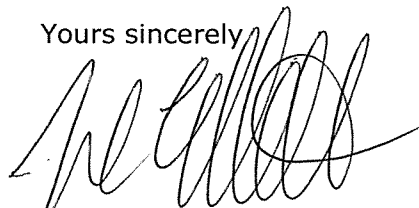
- Establishment of a three year program of work to implement our strengthened Human Rights Standards. These Standards outline our expectations of employees, customers and suppliers across various human rights issues. We piloted our strengthened human rights customer due diligence in Thailand in 2017 and are this year expanding the pilot to three locations in Asia.
- Expansion of our Flexible Working Arrangements Policy to 85% of the countries in which we operate (up from 24% in 2016).
- Release of our Financial Wellbeing survey, the sixth in our series of surveys to understand financial literacy, behaviours and attitudes of adults in Australia and, for the first time, New Zealand. The study identified that behaviour has a major impact on financial wellbeing, accounting for 45% of overall financial wellbeing in Australia and 43% in New Zealand. The research provides valuable insights for a range of stakeholders and will inform our initiatives to improve financial wellbeing for customers, employee and communities.
- More than 533,000 people have been reached through our financial inclusion programs MoneyMinded, Money Business and Saver Plus.

- Funded and facilitated \$8.3 billion in low carbon and sustainable solutions such as green buildings, renewable energy (wind, solar and geothermal), low emissions transport and efficient irrigation.
- Implemented a third party risk screening tool covering Environment and Social Governance risk for our suppliers.

Finally, I acknowledge our support for the Sustainable Development Goals and the role of business in their achievement. In 2016 I joined over 30 leaders from the Australian business community to sign a public CEO Statement of Support for the Sustainable Development Goals. Since then, we have sought to better understand the SDGs and the linkages to our business and actions we have taken to support the SDGs are discussed in our reporting.

We remain committed to communicating our progress to our stakeholders through social media and our regular updates on anz.com, ANZ's *bluenotes* publication and our annual Corporate Sustainability Reviews.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Shayne Elliott', written over a light blue horizontal line.

Shayne Elliott

Chief Executive Officer



**ANZ BANKING GROUP
UN GLOBAL COMPACT
COMMUNICATON ON PROGRESS
MAY 2017 - MAY 2018**

PRINCIPLE	LOCATION OF DISCLOSURE
HUMAN RIGHTS	
<p>Principle 1 Businesses should support and respect the protection of internationally proclaimed human rights.</p>	<p>2017 Corporate Governance Statement (PDF 221kB)</p> <p>ANZ’s Approach to Human Rights (PDF 117kB)</p> <p>Code of Conduct (PDF 310kB)</p>
<p>Principle 2 Make sure that they are not complicit in human rights abuses.</p>	<p>Non-Executive Directors' Code of Conduct (PDF 192kB)</p> <p>Whistleblower Policy Summary (PDF 28kB)</p> <p>Health and Safety Policy (PDF 48kB)</p>
	<p>Equal Opportunity, Bullying and Harassment Policy Summary (PDF 26kB)</p> <p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Corporate governance and risk management (p. 14-15) - Our sustainability targets (p. 16-17) - Fair and responsible banking: Making things fairer for our customers (p. 19-20) - Fair and responsible banking: Progressing Australian banking reforms (p. 21) - Fair and responsible banking: Financial crime (p. 22-23) - Fair and responsible banking: ANZ Customer Advocate (p. 26) - Fair and responsible banking: Customer hardship (p. 27) - Fair and responsible banking: Improving accessibility (p. 32) - Fair and responsible banking: Respecting human rights (p. 33-35) - Social and economic participation: Workplace participation and diversity (p. 37-45) - Sustainable development: Responsible business lending (p. 59-61) - Sustainable development: Climate change – managing risks and opportunities (p. 62-66)
	<p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance (p. 3-5)

PRINCIPLE	LOCATION OF DISCLOSURE
LABOUR STANDARDS	
<p>Principle 3 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.</p>	<p>2017 Corporate Governance Statement (PDF 221kB)</p> <p>ANZ’s Approach to Human Rights (PDF 117kB)</p> <p>Code of Conduct (PDF 310kB)</p> <p>Non-Executive Directors' Code of Conduct (PDF 192kB)</p>
<p>Principle 4 The elimination of all forms of forced and compulsory labour.</p>	<p>Whistleblower Policy Summary (PDF 28kB)</p> <p>Health and Safety Policy (PDF 48kB)</p>
<p>Principle 5 The effective abolition of child labour.</p>	<p>Equal Opportunity, Bullying and Harassment Policy Summary (PDF 26kB)</p> <p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Corporate governance and risk management (p. 14-15) - Our sustainability targets (p. 16-17) - Fair and responsible banking: Making things fairer for our customers (p. 19-20) - Fair and responsible banking: Progressing Australian banking reforms (p. 21) - Fair and responsible banking: Financial crime (p. 22-23) - Fair and responsible banking: ANZ Customer Advocate (p. 26) - Fair and responsible banking: Customer hardship (p. 27) - Fair and responsible banking: Improving accessibility (p. 32) - Fair and responsible banking: Respecting human rights (p. 33-35) - Social and economic participation: Workplace participation and diversity (p. 37-45) - Sustainable development: Responsible business lending (p. 59-61) - Sustainable development: Climate change – managing risks and opportunities (p. 62-66)
<p>Principle 6 The elimination of discrimination in respect of employment and occupation.</p>	<p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance (p. 3-5)

PRINCIPLE	LOCATION OF DISCLOSURE
ENVIRONMENT	
<p>Principle 7 Businesses should support a precautionary approach to environmental challenges.</p>	<p>Climate Change Statement (PDF 72kB)</p> <p>ANZ Green Bond Impact Report (PDF 2.22MB)</p> <p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p>
<p>Principle 8 Undertake initiatives to promote greater environmental responsibility.</p>	<ul style="list-style-type: none"> - Corporate governance and risk management (p. 14-15) - Our sustainability targets (p. 16-17) - Sustainable development: Responsible business lending (p. 59-61) - Sustainable development: Climate change – managing risks and opportunities (p. 62-66) - Sustainable development: Financing the transition to a low carbon economy (p. 67) - Sustainable development: Green bond impact report – summary (p. 68-69) - Sustainable development: Reducing the environmental footprint of our operations (p. 70-74)
<p>Principle 9 Encourage the development and diffusion of environmentally friendly technologies.</p>	<p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance (p. 3-5)

PRINCIPLE	LOCATION OF DISCLOSURE
ANTI-CORRUPTION	
<p>Principle 10 Businesses should work against corruption in all its forms, including extortion and bribery.</p>	<p>2017 Corporate Governance Statement (PDF 221kB)</p> <p>Anti-Bribery and Anti-Corruption Policy Summary (PDF 28kB)</p> <p>Anti-Money Laundering and Counter-Terrorism Financing Policy Summary (68kB)</p> <p>Fraud Policy Summary (PDF 24kB)</p> <p>Code of Conduct (PDF 310kB)</p> <p>Non-Executive Directors' Code of Conduct (PDF 192kB)</p> <p>Whistleblower Policy Summary (PDF 28kB)</p> <p>Political Donations Policy Summary (PDF 25kB)</p> <p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Corporate governance and risk management (p. 14-15) - Fair and responsible banking: Making things fairer for our customers (p. 19-20) - Fair and responsible banking: Progressing Australian banking reforms (p. 21) - Fair and responsible banking: Financial crime (p. 22-23) - Fair and responsible banking: Digital transformation (p. 28-29) - Social and economic participation: Tax transparency (p. 56-57)



**ANZ BANKING GROUP
WOMEN'S EMPOWERMENT PRINCIPLES
COMMUNICATON ON PROGRESS
MAY 2017 - MAY 2018**

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>1. Achieving and maintaining gender equality in senior management and board positions</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Our sustainability targets: Build an engaged, diverse and inclusive workforce (p. 17) - Workplace participation and diversity: Our approach (p. 37) - Workplace participation and diversity: Achieving gender balance in our business (p. 37-38) - 2017 Sustainability performance summary: Diversity & inclusion (p. 84-85) <p>2017 Corporate Governance Statement (PDF 221kB)</p> <ul style="list-style-type: none"> - 14.3 Diversity and inclusion: ANZ's progress (p. 21) - 14.4 Diversity and inclusion: Gender balance at Board, senior executive and management level (p. 21) <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4) <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p>
<p>2. Achieving and maintaining gender equality in middle management positions</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Achieving gender balance in our business (p. 37-38) <p>2017 Corporate Governance Statement (PDF 221kB)</p> <ul style="list-style-type: none"> - 14.3 Diversity and inclusion: ANZ's progress (p. 21) - 14.4 Diversity and inclusion: Gender balance at Board, senior executive and management level (p. 21) <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4) <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p>
<p>3. Equal pay for work of equal value</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - 2017 Sustainability performance summary: Remuneration (p. 86) <p>ANZ Human Resources Committee Charter (PDF 48kB):</p> <ul style="list-style-type: none"> - 4.3 Executive and employee remuneration: <i>"Review and make recommendations to the Board, where appropriate, in relation to remuneration by gender."</i> <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p> <p>ANZ's Approach to Human Rights (PDF 117kB): ANZ's human rights statement reinforces our commitment to the principle of 'fair and equal pay' in all the markets in which we operate.</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>4. Flexible work options</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Achieving gender balance in our business (p. 37-38) - Workplace participation and diversity: Promoting flexible working (p. 38) <p>We have a suite of policies that help our employees to balance their work and personal commitments, examples include policies for: flexible work arrangements, part time work (including providing those aged over 55 with special arrangements), lifestyle leave, study leave assistance, volunteer leave, career break, parental leave, leave without pay, carer's leave, and sick leave.</p> <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4) <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p>
<p>5. Access to child and dependent care</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Our sustainability targets: Build an engaged, diverse and inclusive workforce (p. 17) - Workplace participation and diversity: Promoting flexible working (p. 38) <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4) <p>We have a suite of policies that help our employees to balance their work and personal commitments, examples include policies for: flexible work arrangements, part time work, lifestyle leave, career break, parental leave, leave without pay, carer's leave, and sick leave.</p> <p>In Australia, a \$4000 (pre-tax) return to work child care allowance to all employees returning from a period of at least 18 weeks parental leave.</p> <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
6. Support for pregnant women and those returning from maternity leave	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Promoting flexible working (p. 38) <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4) <p>We have a suite of policies that help our employees to balance their work and personal commitments, examples include policies for: flexible work arrangements, part time work, lifestyle leave, career break, parental leave, leave without pay, carer’s leave, and sick leave.</p> <p>In New Zealand, from July 2018, ANZ will provide staff 26 weeks’ paid parental leave –increasing from the 18 weeks’ paid leave currently on offer.</p> <p>In Australia, a \$4000 (pre-tax) return to work child care allowance to all employees returning from a period of at least 18 weeks parental leave.</p> <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p>
7. Recruitment and retention, including training and development, of female employees	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Our sustainability targets: Build an engaged, diverse and inclusive workforce (p. 17) - Workplace participation and diversity: Achieving gender balance in our business (p. 37-38) - Workplace participation and diversity: Recruitment Initiatives (p. 38) <p>ANZ is the Principal Business Partner of Chief Executive Women (CEW), Australia’s pre-eminent member-based organisation for over 200 leading business women. Our partnership includes a focus on advocacy and thought leadership on issues such as building financial capability and economic empowerment of women. Numerous high potential female leaders from across the business participate in the CEW Leaders Program each year in various locations.</p> <p>ANZ Leadership Pathway is available to employees of all genders across the bank. The ANZ Leadership Pathway brings together a range of leadership and career development programs to support staff throughout the entire leadership journey, from first time people management, through to enterprise leadership at a Managing Director or Country Head level.</p> <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4) <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>8. Gender specific health and safety issues</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Social and economic participation (p. 36-57) <p>We also have wellbeing support programs and country specific information on our intranet for women. For example women's health month, cervical cancer vaccines in the Philippines, cervical cancer awareness sessions in Papua New Guinea information sessions on Postpartum in Chengdu. Papua New Guinea also held a Domestic Violence awareness week and continues to offer a specific female counselling service for women impacted by domestic violence.</p> <p>Our Group-wide Special Leave Policy (revised in 2015) includes support provisions for employees experiencing domestic violence (including paid special leave which may be unlimited at the line manager's discretion). In addition guidelines are available for line managers and employees on how to support colleagues experiencing domestic violence. On our intranet we have specific areas containing resources in relation to Domestic Violence for Australia, New Zealand and Papua New Guinea.</p> <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p>
<p>9. Gender-based violence and harassment</p>	<p>Our Group-wide Special Leave Policy (revised in 2015) includes support provisions for employees experiencing domestic violence (including paid special leave which may be unlimited at the line manager's discretion). In addition guidelines are available for line managers and employees on how to support colleagues experiencing domestic violence.</p> <p>In Australia, we also have The Domestic and Family Violence Support Service. This a specialist service created to address the unique needs of employees, their immediate family members and their managers exposed to domestic and family violence situations in Australia. The service is provided by expert clinicians that have an extensive background in the domestic and family violence field.</p> <p>ANZ Workplace Gender Equality Agency Public Report 2016-17</p>
<p>10. Education and training opportunities for women workers</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Our sustainability targets: Build an engaged, diverse and inclusive workforce (p. 17) - Workplace participation and diversity: Achieving gender balance in our business (p. 37-38) <p>ANZ is the Principal Business Partner of Chief Executive Women (CEW), Australia's pre-eminent member-based organisation for over 200 leading business women. Our partnership includes a focus on advocacy and thought leadership on issues such as building financial capability and economic empowerment of women. Numerous high potential female leaders from across the business participate in the CEW Leaders Program each year in various locations.</p> <p>ANZ Leadership Pathway is available to employees of all genders across the bank. The ANZ Leadership Pathway brings together a range of leadership and career development programs to support staff throughout the entire leadership journey, from first time people management, through to enterprise leadership at a Managing Director or Country Head level.</p> <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4)

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>11. Creating and maintaining workplace awareness of gender equality and, inclusion and non-discrimination for all workers</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity (p. 37-45) <p>ANZ equal employment opportunity, bullying and harassment policy executive summary available on ANZ.com</p> <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4)
<p>12. Mentoring and Sponsorship opportunities for women workers</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Our sustainability targets: Build an engaged, diverse and inclusive workforce (p. 17) <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4) <p>We have a number of mentoring and sponsorship programs and opportunities in place for women (in addition to our BAU programs where we strive for gender balance in our graduate and talent programs) including our Notable Women program which was rolled out to ANZ in the Pacific this year.</p> <p>ANZ is the Principal Business Partner of Chief Executive Women (CEW), Australia’s pre-eminent member-based organisation for over 200 leading business women. Our partnership includes a focus on advocacy and thought leadership on issues such as building financial capability and economic empowerment of women. Numerous high potential female leaders from across the business participate in the CEW Leaders Program each year in various locations.</p>
<p>WEP IN THE MARKETPLACE</p>	<p>LOCATION OF DISCLOSURE</p>
<p>13. Supplier diversity programme</p>	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Fair and responsible banking: Sustainable procurement (p. 34-35) <p>ANZ Supplier Code of Practice (PDF 164kB)</p> <ul style="list-style-type: none"> - Human rights and workplace relations: Gender balance, diversity and inclusion (p. 3) <p>As a leading financial services organisation, ANZ recognises that the social and environmental performance of our business, our customers and our suppliers plays a significant role in our long-term success. ANZ is committed to understanding and minimising the social and environmental consequences of ANZ’s business operations. This commitment extends to the procurement of products and services.</p> <p>ANZ is a member of the "Supplier Multiplier" initiative through MCC announced in 2013. We explicitly reference our expectations on gender balance in our Supplier Code of Practice and have developed metrics to assess gender balance amongst our top tier suppliers. We have also engaged recruitment providers to help change entrenched hiring trends favouring men.</p>

WEP IN THE MARKETPLACE	LOCATION OF DISCLOSURE
14. Support for women business owners and women entrepreneurs	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Fair and responsible banking: SheStarts – Supporting female leadership in tech (31) - Financial wellbeing (p. 46-52) <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4)
15. Supplier monitoring and engagement on women's empowerment and gender equality including promotion of the Women's Empowerment Principles to suppliers	<p>ANZ Supplier Code of Practice (PDF 164kB)</p> <ul style="list-style-type: none"> - Human rights and workplace relations: Gender balance, diversity, and inclusion (p. 3)
16. Gender-sensitive marketing	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Financial wellbeing (p. 46-52) <p>Equal Future Campaign</p> <p>ANZ also has a website specifically containing resources, articles and support materials developed specifically for women (http://www.women.anz.com/)</p> <p>Ebook: Money & Life: Lessons for an equal future (PDF 5.35MB)</p>
17. Composition of supplier base by sex	<p>ANZ Supplier Code of Practice (PDF 164kB)</p> <ul style="list-style-type: none"> - Human rights and workplace relations: Gender balance, diversity, and inclusion (p. 3)
18. Gender-sensitive product and service development	<p>Equal future campaign</p> <p>Ebook: Money & Life: Lessons for an equal future (PDF 5.35MB)</p>

WEP IN THE COMMUNITY	LOCATION OF DISCLOSURE
19. Designing community stakeholder engagements that are free of gender discrimination/stereotyping and sensitive to gender issues	<p>ANZ remains committed to the 'Panel Pledge' an initiative developed by Male Champions of Change. The Panel Pledge is a commitment to ensure that all panels and speaking engagements in which ANZ participates are gender balanced.</p> <p>ANZ's Approach to Human Rights (PDF 117kB): ANZ's human rights statement reinforces the requirement to value difference and avoid gender discrimination: "We value difference and are committed to achieving a truly diverse and flexible workforce that drives innovation and energy and is representative of the customers and communities we serve. This includes promoting gender equality, indigenous employment and recruitment of people with disability."</p>
20. Gender impact assessments or consideration of gender-related impacts as part of its social and/or human rights impact assessments	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Fair and Responsible Banking: Respecting human rights (p. 33-35) <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4) <p>We have reviewed and updated our human rights standards and translated them into Bahasa Indonesian, Vietnamese, Chinese and Taiwanese, and are available on anz.com/cs.</p> <p>Our standards aim to provide the right protections for our employees and support our customers' and suppliers' efforts to manage their social impacts. In addition, our standards aim to meet stakeholders' expectations and reflect latest international developments. Feedback was gathered through internal and external stakeholder workshops, which informed the revision of our Human Rights standards and strengthened our approach (which includes gender considerations).</p>
21. Ensuring female beneficiaries of community programmes	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Fair and Responsible Banking: SheStarts – Supporting female leadership in tech (31) - Financial Wellbeing (p. 46–52)
22. Community initiatives specifically targeted at the empowerment of women and girls	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Financial Wellbeing (p. 46–52)
23. Strategies to ensure that community investment projects and programmes (including economic, social and environmental) positively impact and include the full participation of women and girls	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Financial Wellbeing (p. 46–52)

SEX-DISAGGREGATED DATA	LOCATION OF DISCLOSURE
24. Achieving and maintaining gender equality in senior management and board positions	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Our sustainability targets: Build an engaged, diverse and inclusive workforce (p. 17) - Workplace participation and diversity: Our approach (p. 37) - Workplace participation and diversity: Achieving gender balance in our business (p. 37-38) - 2017 Sustainability performance summary: Diversity & inclusion (p. 84-85) - 2017 Sustainability performance summary: Remuneration (p. 86) <p>2017 Corporate Governance Statement (PDF 221kB)</p> <ul style="list-style-type: none"> - Section 14.3 Diversity and inclusion: ANZ's progress (p. 21) - Section 14.4 Diversity and inclusion: Gender balance at Board, senior executive and management level (p. 21) <p>2018 Half Year Corporate Sustainability Update (PDF 2.3MB)</p> <ul style="list-style-type: none"> - 2018 Sustainability targets and performance: Build an engaged, diverse and inclusive workforce (p. 4)
25. Achieving and maintaining gender equality in middle management positions	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - 2017 Sustainability performance summary: Diversity & inclusion (p. 84-85) - 2017 Sustainability performance summary: Remuneration (p. 86) <p>2017 Corporate Governance Statement (PDF 221kB)</p> <ul style="list-style-type: none"> - Section 14.5 Diversity and inclusion: Targets and progress for improving outcomes in gender equality (p. 22)
26. Equal pay for work of equal value	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - 2017 Sustainability performance summary: Remuneration (p. 86)
27. Flexible work options	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Promoting Flexible Working (p. 38) - 2017 Sustainability performance summary: Employee profile (p. 81-83)
28. Support for pregnant women and those returning from maternity leave	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Promoting Flexible Working (p. 38) - 2017 Sustainability performance summary: Diversity & inclusion (p. 84-85)
29. Recruitment and retention, including training and development, of female employees	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Achieving gender balance in our business (p. 37-38) - 2017 Sustainability performance summary: Employee profile (p. 81-83) - 2017 Sustainability performance summary: Diversity and inclusion (p. 84-85)
30. Gender-based violence and harassment	No data disclosed.
31. Education and training opportunities for women workers	<p>ANZ Corporate Sustainability Review 2017 (PDF 8.42MB):</p> <ul style="list-style-type: none"> - 2017 Sustainability performance summary: Diversity and inclusion (p. 84-85)

SEX-DISAGGREGATED DATA	LOCATION OF DISCLOSURE
32. Access to child and dependent care	No data disclosed.
33. Gender-specific health and safety issues	No data disclosed.
34. Creating and maintaining workplace awareness of gender equality and, inclusion and non-discrimination for all workers	ANZ Corporate Sustainability Review 2017 (PDF 8.42MB): - Workplace participation and diversity (p. 37-45)
35. Mentoring and sponsorship opportunities for women workers	No data disclosed